

Federal Financial Institutions Examination Council



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

1

Report at the close of business June 30, 2013

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:

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.

- (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.

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](mailto: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)

The estimated average burden associated with this information collection is 45.8 hours per respondent and is estimated to vary from 17 to 720 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, 20th and C Streets, NW, 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, 2013 - June 30, 2013

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	
<b>1. Interest income:</b>						
<b>a. Interest and fee income on loans:</b>						
<b>(1) In domestic offices:</b>						
<b>(a) Loans secured by real estate:</b>						
(1) Loans secured by 1-4 family residential properties .....	RIAD4435	2,659,000				1.a.(1)(a)(1)
(2) All other loans secured by real estate .....	RIAD4436	194,000				1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers .....	RIAD4024	5,000				1.a.(1)(b)
(c) Commercial and industrial loans .....	RIAD4012	833,000				1.a.(1)(c)
<b>(d) Loans to individuals for household, family, and other personal expenditures:</b>						
(1) Credit cards .....	RIADB485	6,941,000				1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobiles loans, and other consumer loans) .....	RIADB486	178,000				1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions .....	RIAD4056	2,000				1.a.(1)(e)
(f) All other loans in domestic offices .....	RIADB487	647,000				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4059	7,283,000				1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....	RIAD4010	<b>18,742,000</b>				1.a.(3)
<b>b. Income from lease financing receivables .....</b>	RIAD4065	51,000				1.b.
<b>c. Interest income on balances due from depository institutions (1) .....</b>	RIAD4115	417,000				1.c.
<b>d. Interest and dividend income on securities:</b>						
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) .....	RIADB488	325,000				1.d.(1)
(2) Mortgage-backed securities .....	RIADB489	711,000				1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	RIAD4060	1,507,000				1.d.(3)
<b>e. Interest income from trading assets .....</b>	RIAD4069	1,485,000				1.e.
<b>f. Interest income on federal funds sold and securities purchased under agreements to resell .....</b>	RIAD4020	643,000				1.f.
<b>g. Other interest income .....</b>	RIAD4518	203,000				1.g.
<b>h. Total interest income (sum of items 1.a.(3) through 1.g.) .....</b>	RIAD4107	<b>24,084,000</b>				1.h.
<b>2. Interest expense:</b>						
<b>a. Interest on deposits:</b>						
<b>(1) Interest on deposits in domestic offices:</b>						
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RIAD4508	21,000				2.a.(1)(a)
<b>(b) Nontransaction accounts:</b>						
(1) Savings deposits (includes MMDAs) .....	RIAD0093	399,000				2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more .....	RIADA517	72,000				2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000 .....	RIADA518	65,000				2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4172	2,220,000				2.a.(2)
<b>b. Expense of federal funds purchased and securities sold under agreements to repurchase .....</b>	RIAD4180	147,000				2.b.
<b>c. Interest on trading liabilities and other borrowed money .....</b>	RIAD4185	1,252,000				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		126,000		2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073		<b>4,302,000</b>		2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074		<b>19,782,000</b>		3.
4. Provision for loan and lease losses	RIAD4230		2,675,000		4.
5. Noninterest income:					
a. Income from fiduciary activities (1)	RIAD4070		<b>856,000</b>		5.a.
b. Service charges on deposit accounts in domestic offices	RIAD4080		143,000		5.b.
c. Trading revenue (2)	RIADA220		3,204,000		5.c.
d.					
(1) Fees and commissions from securities brokerage	RIADC886		73,000		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	RIADC888		262,000		5.d.(2)
(3) Fees and commissions from annuity sales	RIADC887		5,000		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	RIADC386		0		5.d.(4)
(5) Income from other insurance activities	RIADC387		345,000		5.d.(5)
e. Venture capital revenue	RIADB491		0		5.e.
f. Net servicing fees	RIADB492		892,000		5.f.
g. Net securitization income	RIADB493		0		5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	RIAD5416		1,365,000		5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415		6,000		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496		56,000		5.k.
l. Other noninterest income (*)	RIADB497		2,172,000		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l.)	RIAD4079		<b>9,379,000</b>		5.m.
6.					
a. Realized gains (losses) on held-to-maturity securities	RIAD3521		(61,000)		6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196		458,000		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits	RIAD4135		7,633,000		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217		1,137,000		7.b.
c.					
(1) Goodwill impairment losses	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232		353,000		7.c.(2)
d. Other noninterest expense (*)	RIAD4092		6,831,000		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d.)	RIAD4093		<b>15,954,000</b>		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		<b>10,929,000</b>		8.
9. Applicable income taxes (on item 8)	RIAD4302		3,366,000		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300		<b>7,563,000</b>		10.
11. Extraordinary items and other adjustments, net of income taxes (*)	RIAD4320		49,000		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104		<b>7,612,000</b>		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		68,000		13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340		<b>7,544,000</b>		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		34,000		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		0		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) .....	RIAD4507		328,000		M.4.
Number					
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD4150		186757		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		2,435,000		M.8.a.
b. Foreign exchange exposures .....	RIAD8758		967,000		M.8.b.
c. Equity security and index exposures .....	RIAD8759		(140,000)		M.8.c.
d. Commodity and other exposures .....	RIAD8760		121,000		M.8.d.
e. Credit exposures .....	RIADF186		(179,000)		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		601,000		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		(63,000)		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		(170,000)		M.9.b.
10. Credit losses on derivatives (see instructions) .....	RIADA251		39,000		M.10.

(1) The asset size tests are generally based on the total assets reported on the June 30, 2012, Report of Condition.

(2) For example, a bank acquired on March 1, 2013, would report 20130301.

## 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	410,000	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..	RIADF552	(65,000)	M.13.a.(1)
b. Net gains (losses) on liabilities .....	RIADF553	116,000	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	RIADF554	(20,000)	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	118,000	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes) .....	RIADJ320	0	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	<b>118,000</b>	M.14.c.

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

Dollar Amounts in Thousands

		Bil	Mill	Thou	
1. Total bank equity capital most recently reported for the <b>December 31, 2012</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217	147,514,000			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	<b>147,514,000</b>			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) .....	RIAD4340	<b>7,544,000</b>			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509	(49,000)			5.
6. Treasury stock transactions, net .....	RIADB510	0			6.
7. Changes incident to business combinations, net .....	RIAD4356	0			7.
8. LESS: Cash dividends declared on preferred stock .....	RIAD4470	0			8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460	5,700,000			9.
10. Other comprehensive income (1) .....	RIADB511	(2,695,000)			10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above) .....	RIAD4415	(14,000)			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) .....	RIAD3210	<b>146,600,000</b>			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	122,000	RIADC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RIADC893	0	RIADC894	7,000	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	235,000	RIAD5412	18,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	RIADC234	1,356,000	RIADC217	4,000	1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235	303,000	RIADC218	18,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RIAD3588	1,000	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RIADC895	3,000	RIADC896	1,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RIADC897	0	RIADC898	0	1.e.(2)
f. In foreign offices .....	RIADB512	29,000	RIADB513	13,000	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	3,000	RIAD4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RIAD4655	0	RIAD4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	RIAD4645	175,000	RIAD4617	26,000	4.a.
b. To non-U.S. addressees (domicile) .....	RIAD4646	127,000	RIAD4618	49,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	RIADB514	3,697,000	RIADB515	708,000	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	561,000	RIADK206	187,000	5.c.
6. Loans to foreign governments and official institutions .....	RIAD4643	0	RIAD4627	0	6.
7. All other loans .....	RIAD4644	29,000	RIAD4628	38,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures .....	RIADF185	118,000	RIADF187	6,000	8.a.
b. All other leases .....	RIADC880	1,000	RIADF188	2,000	8.b.
9. Total (sum of items 1 through 8) .....	RIAD4635	<b>6,760,000</b>	RIAD4605	<b>1,077,000</b>	9.

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

# Schedule RI-B—Continued

## Part I—Continued

### Memoranda

Dollar Amounts in Thousands	(Column A)		(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	29,000	RIAD4662	15,000	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	857,000		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 <b>December 31, 2012</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIADB522	20,913,000			1.
2. Recoveries (must equal part I, item 9, column B, above) .....	RIAD4605	<b>1,077,000</b>			2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) .....	RIADC079	5,331,000			3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account .....	RIAD5523	1,429,000			4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4) .....	RIAD4230	2,675,000			5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233	(66,000)			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	<b>17,839,000</b>			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		341,000		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			31,000	M.4.

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

## Schedule RI-C—Disaggregated Data on the Allowance for Loan and Lease Losses

Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets. <sup>(1)</sup>

Dollar Amounts in Thousands						
	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
<b>1. Real estate loans:</b>						
<b>a. Construction loans</b> .....	RCFDM708	RCFDM709	RCFDM710	RCFDM711	RCFDM712	RCFDM713
	8,000	0	1,319,000	18,000	0	0
<b>b. Commercial real estate loans</b> .....	RCFDM714	RCFDM715	RCFDM716	RCFDM717	RCFDM719	RCFDM720
	660,000	43,000	14,860,000	201,000	3,000	2,000
<b>c. Residential real estate loans</b> .....	RCFDM721	RCFDM722	RCFDM723	RCFDM724	RCFDM725	RCFDM726
	14,526,000	2,103,000	142,532,000	3,462,000	450,000	29,000
<b>2. Commercial loans</b> <sup>(2)</sup> .....	RCFDM727	RCFDM728	RCFDM729	RCFDM730	RCFDM731	RCFDM732
	13,381,000	371,000	230,779,000	2,185,000	16,000	0
<b>3. Credit cards</b> .....	RCFDM733	RCFDM734	RCFDM735	RCFDM736	RCFDM737	RCFDM738
	3,979,000	1,490,000	127,267,000	6,736,000	0	0
<b>4. Other consumer loans</b> .....	RCFDM739	RCFDM740	RCFDM741	RCFDM742	RCFDM743	RCFDM744
	1,193,000	178,000	27,117,000	753,000	0	0
<b>5. Unallocated, if any</b> .....				RCFDM745		
				268,000		
<b>6. Total (for each column, sum of items 1.a through 5)</b> <sup>(3)</sup> .....	RCFDM746	RCFDM747	RCFDM748	RCFDM749	RCFDM750	RCFDM751
	<b>33,747,000</b>	<b>4,185,000</b>	<b>543,874,000</b>	<b>13,623,000</b>	<b>469,000</b>	<b>31,000</b>

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.  
 (2) Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.  
 (3) The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, part II, Memorandum item 4.

## 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	10,470,000			1.
2. Total interest expense in foreign offices .....	RIADC900	2,428,000			2.
3. Provision for loan and lease losses in foreign offices .....	RIADC901	1,009,000			3.
4. Noninterest income in foreign offices:					
a. Trading revenue .....	RIADC902	2,627,000			4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions .....	RIADC903	217,000			4.b.
c. Net securitization income .....	RIADC904	0			4.c.
d. Other noninterest income .....	RIADC905	3,504,000			4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices .....	RIADC906	263,000			5.
6. Total noninterest expense in foreign offices .....	RIADC907	8,019,000			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	(88,000)			7.
8. Applicable income taxes (on items 1 through 7) .....	RIADC909	1,779,000			8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices .....	RIADC910	49,000			9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9) .....	RIADC911	<b>3,807,000</b>			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	<b>3,807,000</b>			13.

## Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands				
			Bil	Mill	Thou	
<b>1. Other noninterest income (from Schedule RI, item 5.l):</b>						
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		387,000		1.f.
g.	Bank card and credit card interchange fees .....	RIADF555		1,188,000		1.g.
h.	Gains on bargain purchases .....	RIADJ447		0		1.h.
i.	TEXT4461	RIAD4461		0		1.i.
j.	TEXT4462 Other Banking Related Fees	RIAD4462		2,161,000		1.j.
k.	TEXT4463 Letters-of-credit Commitment Fees	RIAD4463		345,000		1.k.
<b>2. Other noninterest expense (from Schedule RI, item 7.d):</b>						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
a.	Data processing expenses .....	RIADC017		1,313,000		2.a.
b.	Advertising and marketing expenses .....	RIAD0497		818,000		2.b.
c.	Directors' fees .....	RIAD4136		0		2.c.
d.	Printing, stationery, and supplies .....	RIADC018		0		2.d.
e.	Postage .....	RIAD8403		232,000		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		266,000		2.k.
l.	TEXT4464 Expense Paid to Affiliates	RIAD4464		679,000		2.l.
m.	TEXT4467 Contract Service Provider Fees	RIAD4467		285,000		2.m.
n.	TEXT4468 Operational Risk Losses	RIAD4468		234,000		2.n.
<b>3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11)</b>						
(itemize and describe all extraordinary items and other adjustments):						
a.(1)	TEXT4469 Discontinued Operations	RIAD4469		79,000		3.a.(1)
	(2) Applicable income tax effect .....	RIAD4486		30,000		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			0	4.a.
b.	TEXTB527			0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT4498	Primarily represents transactions related to a carve-out of Citigroup liquid st		(25,000)	5.a.
b.	TEXT4499	Represents capital contriugitions from Citigroup not related to issuance of st		11,000	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a.	TEXT4521	Primarily represents FX translation adjustments		(216,000)	6.a.
b.	TEXT4522	Discontinued Operations		150,000	6.b.

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

(TEXT 4769)

Other noninterest income (from Schedule RI, item 5.l) (only report amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l): Earnings of Minority Owned Affiliates \$123,000M; Marked-to-market on Hedging Transactions (\$352,000M) Other noninterest expense (from Schedule RI, item 7.d) (only report amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d): Other Transaction Costs \$215,000M; Recognition of loan origination costs (\$223,000M)

## Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2013

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

### Schedule RC—Balance Sheet

Dollar Amounts in Thousands				
		Bil	Mil	Thou
<b>Assets</b>				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin <sup>(1)</sup>	RCFD0081	28,075,000		1.a.
b. Interest-bearing balances <sup>(2)</sup>	RCFD0071	141,919,000		1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	<b>2,826,000</b>		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	<b>248,998,000</b>		2.b.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices	RCONB987	288,000		3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup>	RCFDB989	66,841,000		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale	RCFD5369	12,372,000		4.a.
b. Loans and leases, net of unearned income	RCFDB528	582,788,000		4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	17,839,000		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	<b>564,949,000</b>		4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	<b>150,964,000</b>		5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	4,308,000		6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	<b>275,000</b>		7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	5,471,000		8.
9. Direct and indirect investments in real estate ventures	RCFD3656	0		9.
10. Intangible assets:				
a. Goodwill	RCFD3163	11,399,000		10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	<b>6,743,000</b>		10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	<b>78,911,000</b>		11.
12. Total assets (sum of items 1 through 11)	RCFD2170	<b>1,324,339,000</b>		12.

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

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

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



### Schedule RC—Continued

Dollar Amounts in Thousands		Bil	Mil	Thou
<b>Liabilities</b>				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I) .....	RCON2200	<b>438,889,000</b>		13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON6631	129,704,000	13.a.(1)	
(2) Interest-bearing .....	RCON6636	309,185,000	13.a.(2)	
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) .....	RCFN2200	<b>518,442,000</b>		13.b.
(1) Noninterest-bearing .....	RCFN6631	55,343,000	13.b.(1)	
(2) Interest-bearing .....	RCFN6636	463,099,000	13.b.(2)	
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....	RCONB993	622,000	14.a.	
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCFDB995	18,908,000	14.b.	
15. Trading liabilities (from Schedule RC-D) .....	RCFD3548	<b>44,331,000</b>		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCFD3190	<b>92,256,000</b>		16.
17. Not applicable				
18. Not applicable				
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCFD3200	7,500,000	19.	
20. Other liabilities (from Schedule RC-G) .....	RCFD2930	<b>56,081,000</b>		20.
21. Total liabilities (sum of items 13 through 20) .....	RCFD2948	<b>1,177,029,000</b>		21.
22. Not applicable				22.
<b>Equity Capital</b>				
<b>Bank Equity Capital</b>				
23. Perpetual preferred stock and related surplus .....	RCFD3838	0		23.
24. Common stock .....	RCFD3230	751,000	24.	
25. Surplus (exclude all surplus related to preferred stock) .....	RCFD3839	138,474,000		25.
26.				
a. Retained earnings .....	RCFD3632	17,989,000	26.a.	
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCFDB530	(10,614,000)		26.b.
c. Other equity capital components <sup>(6)</sup> .....	RCFDA 130	0		26.c.
27.				27.
a. Total bank equity capital (sum of items 23 through 26.c) .....	RCFD3210	<b>146,600,000</b>		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	RCFD3000	710,000		27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	RCFDG105	<b>147,310,000</b>		28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	RCFD3300	<b>1,324,339,000</b>		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 <b>2012</b> .....			
	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	
<b>To be reported with the March Report of Condition.</b>			
2. Bank's fiscal year-end date .....	RCON8678		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	9,626,000			1.
a. Cash items in process of collection and unposted debits .....			RCON0020	4,633,000	1.a.
b. Currency and coin .....			RCON0080	918,000	1.b.
2. Balances due from depository institutions in the U.S. ....			RCON0082	745,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083	1,505,000			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) .....	RCFD0085	813,000			2.b.
3. Balances due from banks in foreign countries and foreign central banks .....			RCON0070	141,000	3.
a. Foreign branches of other U.S. banks .....	RCFD0073	76,000			3.a.
b. Other banks in foreign countries and foreign central banks .....	RCFD0074	85,143,000			3.b.
4. Balances due from Federal Reserve Banks .....	RCFD0090	72,831,000	RCON0090	72,831,000	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) .....	RCFD0010	<b>169,994,000</b>	RCON0010	<b>79,268,000</b>	5.

## Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities .....	RCFD0211	RCFD0213	RCFD1286	RCFD1287	
	0	0	62,587,000	62,974,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies <sup>(1)</sup> .....	RCFD1289	RCFD1290	RCFD1291	RCFD1293	
	0	0	9,000	9,000	2.a.
b. Issued by U.S. Government-sponsored agencies <sup>(2)</sup> .....	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	21,432,000	21,465,000	2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	177,000	176,000	18,567,000	16,778,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA .....	RCFDG300	RCFDG301	RCFDG302	RCFDG303	
	0	0	1,721,000	1,722,000	4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCFDG304	RCFDG305	RCFDG306	RCFDG307	
	0	0	29,564,000	29,390,000	4.a.(2)
(3) Other pass-through securities .....	RCFDG308	RCFDG309	RCFDG310	RCFDG311	
	0	0	185,000	186,000	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 <sup>(3)</sup> .....	RCFDG312	RCFDG313	RCFDG314	RCFDG315	
	0	0	14,173,000	14,267,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	RCFDG316	RCFDG317	RCFDG318	RCFDG319	
	0	0	0	0	4.b.(2)
(3) All other residential MBS .....	RCFDG320	RCFDG321	RCFDG322	RCFDG323	
	1,435,000	1,453,000	8,608,000	8,724,000	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	1,338,000	1,375,000	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 <sup>(3)</sup> .....	RCFDK150	RCFDK151	RCFDK152	RCFDK153	
	0	0	1,679,000	1,665,000	4.c.(2)(a)
(b) All other commercial MBS .....	RCFDK154	RCFDK155	RCFDK156	RCFDK157	
	27,000	27,000	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	
	<b>213,000</b>	<b>216,000</b>	<b>9,259,000</b>	<b>9,216,000</b>	5.a.
b. Structured financial products:					
(1) Cash .....	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
	240,000	274,000	5,060,000	5,011,000	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	26,000	255,000	255,000	6.a.
b. Foreign debt securities .....	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	710,000	802,000	73,642,000	73,498,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (1) .....			RCFDA510	RCFDA511	
			2,288,000	2,463,000	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	
	<b>2,826,000</b>	<b>2,974,000</b>	<b>250,367,000</b>	<b>248,998,000</b>	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 <sup>(1)</sup> .....	RCFD0416	160,815,000			M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>(1)</sup> <sup>(2)</sup>					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>(3)</sup> <sup>(4)</sup>					
(1) Three months or less .....	RCFDA549	39,803,000			M.2.a.(1)
(2) Over three months through 12 months .....	RCFDA550	24,787,000			M.2.a.(2)
(3) Over one year through three years .....	RCFDA551	68,670,000			M.2.a.(3)
(4) Over three years through five years .....	RCFDA552	34,642,000			M.2.a.(4)
(5) Over five years through 15 years .....	RCFDA553	8,802,000			M.2.a.(5)
(6) Over 15 years .....	RCFDA554	15,221,000			M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>(3)</sup> <sup>(5)</sup>					
(1) Three months or less .....	RCFDA555	106,000			M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA556	577,000			M.2.b.(2)
(3) Over one year through three years .....	RCFDA557	1,330,000			M.2.b.(3)
(4) Over three years through five years .....	RCFDA558	1,904,000			M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA559	1,376,000			M.2.b.(5)
(6) Over 15 years .....	RCFDA560	26,005,000			M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>(6)</sup>					
(1) Three years or less .....	RCFDA561	5,364,000			M.2.c.(1)
(2) Over three years .....	RCFDA562	20,754,000			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	44,692,000			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	638,000			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	0			M.4.a.
b. Fair value .....	RCFD8783	0			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	2,098,000	2,100,000	M.5.a.
b. Home equity lines .....	RCFDB842	RCFDB843	RCFDB844	RCFDB845	
	13,000	17,000	0	0	M.5.b.
c. Automobile loans .....	RCFDB846	RCFDB847	RCFDB848	RCFDB849	
	0	0	2,726,000	2,728,000	M.5.c.
d. Other consumer loans .....	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
	180,000	177,000	4,120,000	4,074,000	M.5.d.
e. Commercial and industrial loans .....	RCFDB854	RCFDB855	RCFDB856	RCFDB857	
	0	0	268,000	269,000	M.5.e.
f. Other .....	RCFDB858	RCFDB859	RCFDB860	RCFDB861	
	20,000	22,000	47,000	45,000	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):					
a. Trust preferred securities issued by financial institutions .....	RCFDG348	RCFDG349	RCFDG350	RCFDG351	
	225,000	258,000	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	
	15,000	16,000	5,060,000	5,011,000	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	
	0	0	0	0	M.6.g.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, 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		
	RCFD		RCONF		
1. Loans secured by real estate <sup>(1)</sup>	RCFD1410	184,468,000			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	RCFDF158	122,000	RCONF158	9,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCFDF159	1,511,000	RCONF159	1,243,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	181,000	RCON1420	0	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	RCFD1797	25,313,000	RCON1797	22,251,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RCFD5367	128,165,000	RCON5367	89,769,000	1.c.(2)(a)
(b) Secured by junior liens	RCFD5368	12,492,000	RCON5368	10,847,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCFD1460	2,423,000	RCON1460	2,039,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	6,736,000	RCONF160	2,588,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCFDF161	7,525,000	RCONF161	3,513,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	737,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	727,000			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	33,000			2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	0	RCONB534	0	2.b.
c. To banks in foreign countries			RCONB535	6,856,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	30,000			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	27,510,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	847,000	RCON1590	281,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	34,218,000	RCON1763	31,735,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	103,317,000	RCON1764	10,332,000	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	131,507,000	RCONB538	100,215,000	6.a.
b. Other revolving credit plans	RCFDB539	5,373,000	RCONB539	817,000	6.b.
c. Automobile loans	RCFDK137	616,000	RCONK137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	22,456,000	RCONK207	3,961,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	1,324,000	RCON2081	171,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	1,707,000	RCON2107	1,707,000	8.

(1) When reporting "Loans secured by real estate," "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, should complete items 1.a.(1) through 1.e.(2) in columns A and B (but not item 1 in column A); all other institutions should complete item 1 in column A and items 1.a.(1) through 1.e.(2) in column B (but not items 1.a.(1) through 1.e.(2) in column A).



### Schedule RC-C—Continued

#### Part I—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD1563	79,360,000	RCONJ454	17,236,000	
9. Loans to nondepository financial institutions and other loans .....					9.
a. Loans to nondepository financial institutions .....			RCONJ454	17,236,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured) .....			RCON1545	792,000	9.b.(1)
(2) All other loans (exclude consumer loans) .....			RCONJ451	30,427,000	9.b.(2)
10. Lease financing receivables (net of unearned income) .....			RCON2165	1,146,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	RCFDF162	2,000			10.a.
b. All other leases .....	RCFDF163	2,113,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	448,000	RCON2123	252,000	11.
12. Total loans and leases, net of unearned income <sup>(1)</sup> (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b) .....	RCFD2122	595,160,000	RCON2122	338,420,000	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		8,881,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCONK160		0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK161		1,000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONK162		0	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		74,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	RCFDK165		4,812,000	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		3,525,000	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 <sup>(2)</sup> .....	RCFDK267		0	M.1.f.(6)
(7) Loans secured by real estate in foreign offices .....	RCFNK289		0	M.1.f.(7)

(1) For "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, item 12, column A, must equal the sum of items 1.a.(1) through 10.b, column A, less item 11, column A. For all other institutions, item 12, column A, must equal the sum of item 1 and items 2.a.(1) through 10.b, column A, less item 11, column A. For all institutions, item 12, column B, must equal the sum of items 1.a.(1) through 10, column B, less item 11, column B.

(2) 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	8,714,000	M.2.a.(1)
(2) Over three months through 12 months .....	RCONA565	11,161,000	M.2.a.(2)
(3) Over one year through three years .....	RCONA566	7,123,000	M.2.a.(3)
(4) Over three years through five years .....	RCONA567	6,587,000	M.2.a.(4)
(5) Over five years through 15 years .....	RCONA568	12,549,000	M.2.a.(5)
(6) Over 15 years .....	RCONA569	40,074,000	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	304,221,000	M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA571	57,061,000	M.2.b.(2)
(3) Over one year through three years .....	RCFDA572	90,784,000	M.2.b.(3)
(4) Over three years through five years .....	RCFDA573	12,944,000	M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA574	18,378,000	M.2.b.(5)
(6) Over 15 years .....	RCFDA575	17,625,000	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	238,797,000	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (5) .....			
	RCFD2746	2,028,000	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	33,483,000	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	50,664,000	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	2,469,000	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	751,000	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 .....			
	RCFDC780	469,000	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, 2012, 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			4,539,000

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		6,474,000			M.10.a.
(1) Construction, land development, and other land loans .....						
				RCONF578	0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....						
				RCONF579	0	M.10.a.(2)
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....						
				RCONF580	0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens .....						
				RCONF581	6,474,000	M.10.a.(3)(b)(1)
(2) Secured by junior liens .....						
				RCONF582	0	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5+) residential properties .....						
				RCONF583	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties .....						
				RCONF584	0	M.10.a.(5)
b. Commercial and industrial loans .....						
	RCFDF585		1,853,000	RCONF585	269,000	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards .....						
	RCFDF586		0	RCONF586	0	M.10.c.(1)
(2) Other revolving credit plans .....						
	RCFDF587		0	RCONF587	0	M.10.c.(2)
(3) Automobile loans .....						
	RCFDK196		0	RCONK196	0	M.10.c.(3)
(4) Other consumer loans .....						
	RCFDK208		0	RCONK208	0	M.10.c.(4)
d. Other loans .....						
	RCFDF589		1,801,000	RCONF589	1,674,000	M.10.d.

## 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	6,720,000			M.11.a.
(1) Construction, land development, and other land loans .....			RCONF590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF591	0	M.11.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			RCONF592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF593	6,720,000	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	1,830,000	RCONF597	294,000	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	1,823,000	RCONF601	1,696,000	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>Memoranda 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, 2012.</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	224,853,000		M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....	RCONJ466		N/A	M.15.a.(1)
(2) Proprietary reverse mortgages .....	RCONJ467		N/A	M.15.a.(2)
<b>Number</b>				
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....	RCONJ468		N/A	M.15.b.(1)
(2) Proprietary reverse mortgages .....	RCONJ469		N/A	M.15.b.(2)
<b>Dollar Amounts in Thousands</b>				
c. Principal amount of reverse mortgage originations that have been sold during the year:				
(1) Home Equity Conversion Mortgage (HECM) Reverse mortgages .....	RCONJ470		N/A	M.15.c.(1)
(2) Proprietary reverse mortgages .....	RCONJ471		N/A	M.15.c.(2)

## Schedule RC-C—Continued

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

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

#### Loans to Small Businesses

		Yes/No
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, <i>and</i> all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have <i>original amounts</i> of \$100,000 or less (If your bank has no loans outstanding in <i>both</i> of these two loan categories, answer this question "NO.") .....	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	143	RCON5565	3,000
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5566	346	RCON5567	39,000
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5568	1584	RCON5569	701,000
				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	1852977	RCON5571	5,420,000
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5572	7913	RCON5573	1,061,000
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5574	4668	RCON5575	1,757,000
				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%; height: 80px;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">RCON6860</td> <td style="text-align: center;">NO</td> </tr> </table>			RCON6860	NO
RCON6860	NO				

5.

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

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

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

	Number				
6. Report the total <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%; height: 40px;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">RCON5576</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON5576	N/A
RCON5576	N/A				
b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; height: 40px;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">RCON5577</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON5577	N/A
RCON5577	N/A				

6.a.

6.b.

Dollar Amounts in Thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
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	0	RCON5579	0
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5580	0	RCON5581	0
c. With <i>original amounts</i> of more than \$250,000 through \$500,000 .....	RCON5582	0	RCON5583	0
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	3203	RCON5585	43,000
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5586	1	RCON5587	1,000
c. With <i>original amounts</i> of more than \$250,000 through \$500,000 .....	RCON5588	1	RCON5589	1,000

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

## Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
<b>Assets</b>					
1. U.S. Treasury securities .....	RCFD3531	5,514,000	RCON3531	39,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCFD3532	300,000	RCON3532	300,000	2.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD3533	3,722,000	RCON3533	3,722,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDG379	6,012,000	RCONG379	6,012,000	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) <sup>(1)</sup> .....	RCFDG380	1,425,000	RCONG380	1,425,000	4.b.
c. All other residential MBS .....	RCFDG381	3,000	RCONG381	1,000	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	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	56,000	RCONG383	56,000	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	44,921,000	RCONG386	1,675,000	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	9,054,000	RCONF614	8,215,000	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	838,000	RCONF618	430,000	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	26,562,000	RCON3541	22,377,000	9.
10. Not applicable					
11. Derivatives with a positive fair value (from RC-Q.5.a.A.) .....	RCFD3543	52,557,000	RCON3543	21,772,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5) .....	RCFD3545	150,964,000	RCON3545	66,024,000	12.
<b>Liabilities</b>					
13.					
a. Liability for short positions .....	RCFD3546	5,613,000	RCON3546	2,887,000	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	38,718,000	RCON3547	16,169,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15) .....	RCFD3548	44,331,000	RCON3548	19,056,000	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	9,371,000	RCONF632	8,468,000	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	860,000	RCONF636	444,000	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	0	RCONG335	0	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	56,000	RCONG652	56,000	M.3.g.
4. Pledged trading assets:					
a. Pledged securities .....	RCFDG387	10,983,000	RCONG387	5,643,000	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		2,000		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches) .....	RCFDF651		264,000		M.6.
7. Equity securities:					
a. Readily determinable fair values .....	RCFDF652		23,421,000		M.7.a.
b. Other .....	RCFDF653		288,000		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    64,560,000		RCONB550    354,787,000	1.
2. U.S. Government .....	RCON2202    15,000		RCON2520    13,000	2.
3. States and political subdivisions in the U.S. ....	RCON2203    725,000		RCON2530    11,283,000	3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551    1,065,000		RCONB552    458,000	4.
5. Banks in foreign countries .....	RCON2213    3,134,000		RCON2236    2,028,000	5.
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216    416,000		RCON2377    405,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215 <b>69,915,000</b>	RCON2210    61,058,000	RCON2385 <b>368,974,000</b>	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	23,229,000		M.1.a.
b. Total brokered deposits .....	RCON2365	83,690,000		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	27,155,000		M.1.c.(1)
(2) Brokered deposits of \$100,000 thru \$250,000 & certain brokered retirement deposit accounts ....	RCONJ472	17,174,000		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	26,735,000		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	16,848,000		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	39,687,000		M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above w hich are secured or collateralized as required under state law ) (to be completed for the December report only) .....	RCON5590	N/A		M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits .....	RCONK223	0		M.1.f.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs) .....	RCON6810	299,879,000		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352	7,229,000		M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648	8,718,000		M.2.b.
c. Total time deposits of \$100,000 through \$250,000 .....	RCONJ473	4,218,000		M.2.c.
d. Total time deposits of more than \$250,000 .....	RCONJ474	48,930,000		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	641,000		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	1,997,000		M.3.a.(1)
(2) Over three months through 12 months .....	RCONA580	3,968,000		M.3.a.(2)
(3) Over one year through three years .....	RCONA581	2,387,000		M.3.a.(3)
(4) Over three years .....	RCONA582	366,000		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	5,965,000		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	44,663,000		M.4.a.(1)
(2) Over three months through 12 months .....	RCONA585	5,433,000		M.4.a.(2)
(3) Over one year through three years .....	RCONA586	2,033,000		M.4.a.(3)
(4) Over three years .....	RCONA587	1,019,000		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	2,022,000		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	48,074,000		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	440,713,000				1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	3,623,000				2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	RCFN2625	47,582,000				3.
4. Foreign governments and official institutions (including foreign central banks) .....	RCFN2650	26,258,000				4.
5. U.S. Government and states and political subdivisions in the U.S. ....	RCFNB555	266,000				5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	RCFN2200	<b>518,442,000</b>				6.

### Memorandum

Dollar Amounts in Thousands			Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) .....	RCFNA245	179,472,000				M.1.

### Schedule RC-F—Other Assets

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Accrued interest receivable <sup>(1)</sup>	RCFDB556	4,500,000			1.
2. Net deferred tax assets <sup>(2)</sup>	RCFD2148	28,740,000			2.
3. Interest-only strips receivable (not in the form of a security) on: <sup>(3)</sup>					
a. Mortgage loans	RCFDA519	0			3.a.
b. Other financial assets	RCFDA520	0			3.b.
4. Equity securities that DO NOT have readily determinable fair values <sup>(4)</sup>	RCFD1752	7,553,000			4.
5. Life insurance assets:					
a. General account life insurance assets	RCFDK201	33,000			5.a.
b. Separate account life insurance assets	RCFDK202	4,649,000			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	33,436,000			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. <b>Not applicable.</b>					
g. TEXT3549	RCFD3549	0			6.g.
h. TEXT3550	RCFD3550	0			6.h.
i. TEXT3551	RCFD3551	0			6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCFD2160	<b>78,911,000</b>			7.

(1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.  
 (2) See discussion of deferred income taxes in Glossary entry on "income taxes."  
 (3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.  
 (4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

## Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands		Bil	Mil	Thou	
1.					
a.	Interest accrued and unpaid on deposits in domestic offices (1) .....	RCON3645	17,000		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCFD3646	11,824,000		1.b.
2.	Net deferred tax liabilities (2) .....	RCFD3049	283,000		2.
3.	Allow ance for credit losses on off-balance sheet credit exposures .....	RCFDB557	1,015,000		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) .....	RCFD2938	42,942,000		4.
a.	Accounts payable .....	RCFD3066	16,531,000		4.a.
b.	Deferred compensation liabilities .....	RCFDC011	0		4.b.
c.	Dividends declared but not yet payable .....	RCFD2932	0		4.c.
d.	Derivatives w ith a negative fair value held for purposes other than trading .....	RCFDC012	0		4.d.
e.	TEXT3552	RCFD3552	0		4.e.
f.	TEXT3553	RCFD3553	0		4.f.
g.	TEXT3554	RCFD3554	0		4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	RCFD2930	56,081,000		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	33,707,000		3.
4. Securities sold under agreements to repurchase .....	RCONB995	15,715,000		4.
5. Other borrowed money .....	RCON3190	81,357,000		5.
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCON2163	3,486,000		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	719,700,000		8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) .....	RCON3129	575,876,000		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	60,378,000	10.
11. U.S. Government agency obligations .....	RCON8492	0		RCON8495	21,474,000	11.
12. Securities issued by states and political subdivisions in the U.S. ....	RCON8496	177,000		RCON8499	16,778,000	12.
13. Mortgage-backed securities (MBS):						
a. Mortgage pass-through securities:						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCONG389	0		RCONG390	32,487,000	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	15,932,000	13.b.(1)
(2) All other mortgage-backed securities .....	RCON1733	33,000		RCON1736	3,384,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities) .....	RCONG397	2,000		RCONG398	6,075,000	14.
15. Foreign debt securities (include foreign structured financial products and foreign-asset backed securities) .....	RCONG399	0		RCONG400	10,670,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values .....				RCONA511	809,000	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16) .....	RCON1754	<b>212,000</b>		RCON1773	<b>167,987,000</b>	17.

Dollar Amounts in Thousands				
		Bil	Mil	Thou
18. Equity securities that do not have readily determinable fair values .....	RCON1752		7,453,000	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	6,492,000			1.
2. Total IBF liabilities (component of Schedule RC, item 21) .....	RCFN2898	30,231,000			2.

### Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>Assets</b>					
1. Interest-bearing balances due from depository institutions .....	RCFD3381	116,179,000			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) .....	RCFDB558	86,094,000			2.
3. Mortgage-backed securities (2) .....	RCFDB559	59,193,000			3.
4. All other securities (includes securities issued by states & political subdivisions in the U.S.) (2) (3) .....	RCFDB560	111,809,000			4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCFD3365	69,059,000			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans .....	RCON3360	334,350,000			6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties .....	RCON3465	125,419,000			6.a.(2)(a)
(b) All other loans secured by real estate .....	RCON3466	8,250,000			6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers .....	RCON3386	260,000			6.a.(3)
(4) Commercial and industrial loans .....	RCON3387	39,157,000			6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards .....	RCONB561	100,075,000			6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) .....	RCONB562	4,454,000			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3360	252,947,000			6.b.
7. Trading assets .....	RCFD3401	161,146,000			7.
8. Lease financing receivables (net of unearned income) .....	RCFD3484	2,018,000			8.
9. Total assets (4) .....	RCFD3368	1,306,652,000			9.
<b>Liabilities</b>					
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RCON3485	21,454,000			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs) .....	RCONB563	323,827,000			11.a.
b. Time deposits of \$100,000 or more .....	RCONA514	34,032,000			11.b.
c. Time deposits of less than \$100,000 .....	RCONA529	8,472,000			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs .....	RCFN3404	461,863,000			12.
13. Federal funds purchased and securities sold under agreements to repurchase .....	RCFD3353	22,621,000			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCFD3355	85,088,000			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		17,417,000		1.a.
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>					
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) .....	RCONJ477		N/A		1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) .....	RCONJ478		N/A		1.a.(2)
b. Credit card lines .....	RCFD3815		602,792,000		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		572,525,000		1.b.(1)
(2) Other unused credit card lines .....	RCFDJ456		30,267,000		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		409,000		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....	RCFDF165		2,444,000		1.c.(1)(b)
(2) NOT secured by real estate .....	RCFD6550		439,000		1.c.(2)
d. Securities underwriting .....	RCFD3817		332,000		1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans .....	RCFDJ457		128,593,000		1.e.(1)
(2) Loans to financial institutions .....	RCFDJ458		36,231,000		1.e.(2)
(3) All other unused commitments .....	RCFDJ459		54,079,000		1.e.(3)
2. Financial standby letters of credit .....	RCFD3819		98,923,000		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		21,606,000		2.a.
3. Performance standby letters of credit .....	RCFD3821		11,343,000		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		979,000		3.a.
4. Commercial and similar letters of credit .....	RCFD3411		7,889,000		4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCFD3433		62,864,000		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	1,523,992,000	RCFDC969	1,575,106,000	7.a.(1)
(2) Total return sw aps .....	RCFDC970	2,637,000	RCFDC971	14,362,000	7.a.(2)
(3) Credit options .....	RCFDC972	27,361,000	RCFDC973	34,454,000	7.a.(3)
(4) Other credit derivatives .....	RCFDC974	0	RCFDC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value .....	RCFDC219	21,592,000	RCFDC221	26,985,000	7.b.(1)
(2) Gross negative fair value .....	RCFDC220	25,517,000	RCFDC222	22,016,000	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, 2012, 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	1,553,990,000			7.c.(1)(a)
(b) Purchased protection .....	RCFDG402	1,606,013,000			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	17,909,000			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	124,463,000	RCFDG407	455,559,000	RCFDG408	63,152,000	7.d.(1)(a)
(b) Subinvestment grade .....	RCFDG409	110,868,000	RCFDG410	773,694,000	RCFDG411	26,254,000	7.d.(1)(b)
(2) Purchased credit protection: (3)							
(a) Investment grade .....	RCFDG412	143,775,000	RCFDG413	470,516,000	RCFDG414	67,830,000	7.d.(2)(a)
(b) Subinvestment grade .....	RCFDG415	120,723,000	RCFDG416	793,790,000	RCFDG417	27,288,000	7.d.(2)(b)

Dollar Amounts in Thousands			Bil	Mil	Thou
8. Spot foreign exchange contracts .....		RCFD8765	1,096,437,000		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	0		9.
a. Securities borrowed .....		RCFD3432	0		9.a.
b. Commitments to purchase w hen-issued securities .....		RCFD3434	0		9.b.
c. Standby letters of credit issued by <b>another party</b> (e.g., 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	19,317,000		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	
<b>Derivatives Position Indicators</b>					
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.
	712,340,000	8,013,000	1,761,000	29,034,000	
b. Forward contracts .....	RCFD8697	RCFD8698	RCFD8699	RCFD8700	12.b.
	4,268,748,000	1,810,837,000	2,869,000	21,801,000	
c. Exchange-traded option contracts:					
(1) Written options .....	RCFD8701	RCFD8702	RCFD8703	RCFD8704	12.c.(1)
	559,834,000	12,674,000	17,804,000	57,876,000	
(2) Purchased options .....	RCFD8705	RCFD8706	RCFD8707	RCFD8708	12.c.(2)
	548,627,000	12,831,000	16,996,000	57,642,000	
d. Over-the-counter option contracts:					
(1) Written options .....	RCFD8709	RCFD8710	RCFD8711	RCFD8712	12.d.(1)
	3,088,223,000	1,220,219,000	140,974,000	31,955,000	
(2) Purchased options .....	RCFD8713	RCFD8714	RCFD8715	RCFD8716	12.d.(2)
	3,011,384,000	1,209,796,000	129,314,000	37,967,000	
e. Sw aps .....	RCFD3450	RCFD3826	RCFD8719	RCFD8720	12.e.
	35,223,440,000	3,340,593,000	114,977,000	48,241,000	
13. Total gross notional amount of derivative contracts held for trading .....	RCFDA 126	RCFDA 127	RCFD8723	RCFD8724	13.
	47,334,873,000	7,593,980,000	424,695,000	284,516,000	
14. Total gross notional amount of derivative contracts held for purposes other than trading .....	RCFD8725	RCFD8726	RCFD8727	RCFD8728	14.
	77,723,000	20,983,000	0	0	
a. Interest rate sw aps where the bank has agreed to pay a fixed rate .....	RCFDA 589				14.a.
	44,000				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value .....	RCFD8733	RCFD8734	RCFD8735	RCFD8736	15.a.(1)
	689,066,000	101,913,000	16,429,000	7,756,000	
(2) Gross negative fair value .....	RCFD8737	RCFD8738	RCFD8739	RCFD8740	15.a.(2)
	688,167,000	100,518,000	18,530,000	7,348,000	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....	RCFD8741	RCFD8742	RCFD8743	RCFD8744	15.b.(1)
	993,000	293,000	0	0	
(2) Gross negative fair value .....	RCFD8745	RCFD8746	RCFD8747	RCFD8748	15.b.(2)
	1,386,000	282,000	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	
	36,340,000	0	1,676,000	12,914,000	28,474,000	16.a.
b. Fair value of collateral:						
(1) Cash—U.S. dollar .....	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
	12,847,000	0	4,505,000	104,000	5,282,000	16.b.(1)
(2) Cash—Other currencies .....	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
	11,885,000	0	130,000	1,439,000	4,404,000	16.b.(2)
(3) U.S. Treasury securities .....	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
	587,000	0	850,000	0	1,660,000	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities .....	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
	264,000	0	0	0	744,000	16.b.(4)
(5) Corporate bonds .....	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
	369,000	0	112,000	969,000	1,104,000	16.b.(5)
(6) Equity securities .....	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
	0	0	0	0	17,000	16.b.(6)
(7) All other collateral .....	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
	2,924,000	0	68,000	0	3,465,000	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)) .....	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
	<b>28,876,000</b>	<b>0</b>	<b>5,665,000</b>	<b>2,512,000</b>	<b>16,676,000</b>	16.b.(8)

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

## Schedule RC-M—Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....					
	RCFD6164		12,000		1.a.
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		5		1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets .....					
	RCFD3164		2,524,000		2.a.
(1) Estimated fair value of mortgage servicing assets .....					
	RCFDA590		2,524,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....					
	RCFDB026		1,688,000		2.b.
c. All other identifiable intangible assets .....					
	RCFD5507		2,531,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....					
	RCFD0426		<b>6,743,000</b>		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		117,000		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		0		3.e.
f. Foreclosed properties from "GNMA loans" .....					
	RCONC979		95,000		3.f.
g. In foreign offices .....					
	RCFN5513		61,000		3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) .....					
	RCFD2150		<b>275,000</b>		3.h.
4. Not applicable					
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (1)					
(a) One year or less .....					
	RCFDF055		25,705,000		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		21,700,000		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		54,095,000		5.b.(1)(a)
(b) Over one year through three years .....					
	RCFDF061		7,711,000		5.b.(1)(b)
(c) Over three years through five years .....					
	RCFDF062		2,904,000		5.b.(1)(c)
(d) Over five years .....					
	RCFDF063		1,839,000		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		35,059,000		5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16) .....					
	RCFD3190		<b>92,256,000</b>		5.c.

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

**Schedule RC-M—Continued**

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

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

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

	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	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) .....	RCFDF065		51,953,000		10.b.

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
13. Assets covered by loss-sharing agreements with the FDIC:					
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):					
(1) Loans secured by real estate in domestic offices:					
(a) Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans .....	RCONK169			0	13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans .....	RCONK170			0	13.a.(1)(a)(2)
(b) Secured by farmland .....	RCONK171			0	13.a.(1)(b)
(c) Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONK172			0	13.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	RCONK173			0	13.a.(1)(c)(2)(a)
(b) Secured by junior liens .....	RCONK174			0	13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties .....	RCONK175			0	13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK176			0	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONK177			0	13.a.(1)(e)(2)
(2) Loans to finance agricultural production and other loans to farmers .....	RCFDK178			0	13.a.(2)



### Schedule RC-M—Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
(3) Commercial and industrial loans .....	RCFDK179			0	13.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards .....	RCFDK180			0	13.a.(4)(a)
(b) Automobile loans .....	RCFDK181			0	13.a.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK182			0	13.a.(4)(c)
(5) All other loans and all leases .....	RCFDK183			0	13.a.(5)
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a(1) through (5)):</i>					
(a) Loans to depository institutions and acceptances of other banks .....	RCFDK184			0	13.a.(5)(a)
(b) Loans to foreign governments and official institutions .....	RCFDK185			0	13.a.(5)(b)
(c) Other loans <sup>(1)</sup> .....	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 <sup>(2)</sup> .....	RCFDK193			0	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>(2)</sup> .....	RCFDK194			99,000	14.b.

	Number		
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>			
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) .....	RCONL133		N/A

	Yes/No		
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? .....	RCONL135		N/A

(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	7,000	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONF173	84,000	RCONF175	8,000	RCONF177	18,000	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	268,000	RCON5399	0	RCON5400	634,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	3,073,000	RCONC237	4,210,000	RCONC229	3,561,000	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	112,000	RCONC239	0	RCONC230	809,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCON3499	72,000	RCON3500	5,000	RCON3501	16,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONF178	8,000	RCONF180	0	RCONF182	65,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONF179	33,000	RCONF181	1,000	RCONF183	9,000	1.e.(2)
f. In foreign offices .....	RCFNB572	331,000	RCFNB573	0	RCFNB574	689,000	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	1,000	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCFD1594	0	RCFD1597	1,000	RCFD1583	1,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) .....	RCFD1251	198,000	RCFD1252	67,000	RCFD1253	336,000	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	46,000	RCFD1255	5,000	RCFD1256	773,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	RCFDB575	1,802,000	RCFDB576	1,570,000	RCFDB577	216,000	5.a.
b. Automobile loans .....	RCFDK213	5,000	RCFDK214	0	RCFDK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK216	350,000	RCFDK217	52,000	RCFDK218	318,000	5.c.
6. Loans to foreign governments and official institutions .....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans .....	RCFD5459	22,000	RCFD5460	7,000	RCFD5461	486,000	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	2,000	RCFDF170	6,000	RCFDF171	193,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....							
	RCFD3505	0	RCFD3506	611,000	RCFD3507	26,000	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	1,340,000	RCFDK037	4,217,000	RCFDK038	92,000	10.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above .....							
	RCFDK039	16,000	RCFDK040	42,000	RCFDK041	8,000	10.a.
	RCFDK042	1,310,000	RCFDK043	4,175,000	RCFDK044	82,000	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 .....							
	RCONK048	0	RCONK049	0	RCONK050	0	11.a.(1)(b)
(2) Secured by farmland .....	RCONK051	0	RCONK052	0	RCONK053	0	11.a.(2)
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....							
	RCONK054	0	RCONK055	0	RCONK056	0	11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens .....	RCONK057	0	RCONK058	0	RCONK059	0	11.a.(3)(b)(1)
(2) Secured by junior liens .....	RCONK060	0	RCONK061	0	RCONK062	0	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....	RCONK063	0	RCONK064	0	RCONK065	0	11.a.(4)

**Schedule RC-N—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK066	0	RCONK067	0	RCONK068	0	11.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties .....	RCONK069	0	RCONK070	0	RCONK071	0	11.a.(5)(b)
b. Loans to finance agricultural production and other loans to farmers .....	RCFDK072	0	RCFDK073	0	RCFDK074	0	11.b.
c. Commercial and industrial loans .....	RCFDK075	0	RCFDK076	0	RCFDK077	0	11.c.
d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards .....	RCFDK078	0	RCFDK079	0	RCFDK080	0	11.d.(1)
(2) Automobile loans .....	RCFDK081	0	RCFDK082	0	RCFDK083	0	11.d.(2)
(3) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK084	0	RCFDK085	0	RCFDK086	0	11.d.(3)
e. All other loans and all leases .....	RCFDK087	0	RCFDK088	0	RCFDK089	0	11.e.
<i>Itemize the past due and nonaccrual amounts included in 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):</i>							
(1) Loans to depository institutions & acceptances of other banks .....	RCFDK091	0	RCFDK092	0	RCFDK093	0	11.e.(1)
(2) Loans to foreign governments and official institutions .....	RCFDK095	0	RCFDK096	0	RCFDK097	0	11.e.(2)
(3) Other loans <sup>(1)</sup> .....	RCFDK099	0	RCFDK100	0	RCFDK101	0	11.e.(3)
(4) Lease financing receivables .....	RCFDK269	0	RCFDK271	0	RCFDK272	0	11.e.(4)
(5) Loans secured by real estate in foreign offices .....	RCFNK291	0	RCFNK292	0	RCFNK293	0	11.e.(5)
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements .....	RCFDK102	0	RCFDK103	0	RCFDK104	0	11.f.

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

### Schedule RC-N—Continued

**Memoranda**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans .....	RCONK105   0	RCONK106   0	RCONK107   0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONK108   0	RCONK109   0	RCONK110   11,000	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices .....	RCONF661   1,709,000	RCONF662   2,138,000	RCONF663   2,560,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCONK111   4,000	RCONK112   0	RCONK113   14,000	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   1,000	M.1.d.(2)
e. Commercial and industrial loans:				
(1) To U.S. addressees (domicile) .....	RCFDK120   0	RCFDK121   0	RCFDK122   70,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	RCFDK123   1,000	RCFDK124   0	RCFDK125   65,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	RCFDK126   238,000	RCFDK127   52,000	RCFDK128   263,000	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 <sup>(1)</sup> .....	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   25,000	RCFD6559   0	RCFD6560   29,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....	RCFD1248   324,000	RCFD1249   0	RCFD1250   657,000	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	99,000	RCFDC241	0	RCFDC226	328,000	M.5.a.
b. Loans measured at fair value:							
(1) Fair value .....	RCFDF664	53,000	RCFDF665	0	RCFDF666	129,000	M.5.b.(1)
(2) Unpaid principal balance .....	RCFDF667	85,000	RCFDF668	0	RCFDF669	216,000	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	

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter .....	RCFDC410	1,610,000		M.7.
8. Nonaccrual assets sold during the quarter .....	RCFDC411	298,000		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	751,000	M.9.a.
b. Carrying amount included in Schedule RC-N, items 1 through 7, above .....	RCFDL186	0	RCFDL187	0	RCFDL188	469,000	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, & 6-18 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 6-18 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.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>					
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.

(2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, 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.

(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:				
a. <b>Nontraditional 1-4 family residential mortgage loans</b> .....	RCFDN025			M.7.a.
b. <b>Securitizations of nontraditional 1-4 family residential mortgage loans</b> .....	RCFDN026			M.7.b.
8. <b>"Higher-risk consumer loans"</b> as defined for assessment purposes only in FDIC regulations:				
a. <b>Higher-risk consumer loans</b> .....	RCFDN027			M.8.a.
b. <b>Securitizations of higher-risk consumer loans</b> .....	RCFDN028			M.8.b.
9. <b>"Higher-risk commercial and industrial loans and securities"</b> as defined for assessment purposes only in FDIC regulations:				
a. <b>Higher-risk commercial and industrial loans and securities</b> .....	RCFDN029			M.9.a.
b. <b>Securitizations of higher-risk commercial and industrial loans and securities</b> .....	RCFDN030			M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:				
a. Total unfunded commitments .....	RCFDK676			M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....	RCFDK677			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.h are to be completed by "large institutions" only.</i>				
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):				
a. Construction, land development, and other land loans secured by real estate .....	RCFDN177			M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties .....	RCFDN178			M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCFDN179			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 .....	RCFDN180			M.13.d.
e. Commercial and industrial loans .....	RCFDN181			M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures .....	RCFDN182			M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures .....	RCFDN183			M.13.g.
h. <b>Non-agency residential mortgage-backed securities</b> .....	RCFDM963			M.13.h.
<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 allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits) .....	RCFDL195				M.17.b.
c. Unsecured "Other borrow ings" 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-O—Continued**

**Memoranda—Continued**

*Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.*

Dollar Amounts in Thousands						
	(Column A) Two-Year Probability of Default (PD) ≤ 1%	(Column B) Two-Year Probability of Default (PD) 1.01 - 4%	(Column C) Two-Year Probability of Default (PD) 4.01 - 7%	(Column D) Two-Year Probability of Default (PD) 7.01 - 10%	(Column E) Two-Year Probability of Default (PD) 10.01 - 14%	
<b>18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:</b>						
<b>a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations</b> .....	RCFDM964	RCFDM965	RCFDM966	RCFDM967	RCFDM968	M.18.a.
<b>b. Closed-end loans secured by first liens on 1-4 family residential properties</b> ...	RCFDM979	RCFDM980	RCFDM981	RCFDM982	RCFDM983	M.18.b.
<b>c. Closed-end loans secured by junior liens on 1-4 family residential properties</b>	RCFDM994	RCFDM995	RCFDM996	RCFDM997	RCFDM998	M.18.c.
<b>d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</b> .....	RCFDN010	RCFDN011	RCFDN012	RCFDN013	RCFDN014	M.18.d.
<b>e. Credit cards</b> .....	RCFDN040	RCFDN041	RCFDN042	RCFDN043	RCFDN044	M.18.e.
<b>f. Automobile loans</b> .....	RCFDN055	RCFDN056	RCFDN057	RCFDN058	RCFDN059	M.18.f.
<b>g. Student loans</b> .....	RCFDN070	RCFDN071	RCFDN072	RCFDN073	RCFDN074	M.18.g.
<b>h. Other consumer loans and revolving credit plans other than credit cards</b> .....	RCFDN085	RCFDN086	RCFDN087	RCFDN088	RCFDN089	M.18.h.
<b>i. Consumer leases</b> .....	RCFDN100	RCFDN101	RCFDN102	RCFDN103	RCFDN104	M.18.i.
<b>j. Total</b> .....	RCFDN115	RCFDN116	RCFDN117	RCFDN118	RCFDN119	M.18.j.

## Schedule RC-O—Continued

### Memoranda—Continued

*Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.*

Dollar Amounts in Thousands		(Column F) Two-Year Probability of Default (PD) 14.01 - 16%	(Column G) Two-Year Probability of Default (PD) 16.01 - 18%	(Column H) Two-Year Probability of Default (PD) 18.01 - 20%	(Column I) Two-Year Probability of Default (PD) 20.01 - 22%	(Column J) Two-Year Probability of Default (PD) 22.01 - 26%	
<b>18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default (continued):</b>							
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations .....	RCFDM969	RCFDM970	RCFDM971	RCFDM972	RCFDM973		M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties ...	RCFDM984	RCFDM985	RCFDM986	RCFDM987	RCFDM988		M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCFDM999	RCFDN001	RCFDN002	RCFDN003	RCFDN004		M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCFDN015	RCFDN016	RCFDN017	RCFDN018	RCFDN019		M.18.d.
e. Credit cards .....	RCFDN045	RCFDN046	RCFDN047	RCFDN048	RCFDN049		M.18.e.
f. Automobile loans .....	RCFDN060	RCFDN061	RCFDN062	RCFDN063	RCFDN064		M.18.f.
g. Student loans .....	RCFDN075	RCFDN076	RCFDN077	RCFDN078	RCFDN079		M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards .....	RCFDN090	RCFDN091	RCFDN092	RCFDN093	RCFDN094		M.18.h.
i. Consumer leases .....	RCFDN105	RCFDN106	RCFDN107	RCFDN108	RCFDN109		M.18.i.
j. Total .....	RCFDN120	RCFDN121	RCFDN122	RCFDN123	RCFDN124		M.18.j.

## Schedule RC-O—Continued

### Memoranda—Continued

*Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.*

Dollar Amounts in Thousands	(Column K) Two-Year Probability of Default (PD) 26.01 - 30%	(Column L) Two-Year Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unscoreable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using (1)	
<b>18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default (continued):</b>						
<b>a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations</b> .....	RCFDM974	RCFDM975	RCFDM976	RCFDM977	RCFDM978	M.18.a.
<b>b. Closed-end loans secured by first liens on 1-4 family residential properties</b> ...	RCFDM989	RCFDM990	RCFDM991	RCFDM992	RCFDM993	M.18.b.
<b>c. Closed-end loans secured by junior liens on 1-4 family residential properties</b>	RCFDN005	RCFDN006	RCFDN007	RCFDN008	RCFDN009	M.18.c.
<b>d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</b> .....	RCFDN020	RCFDN021	RCFDN022	RCFDN023	RCFDN024	M.18.d.
<b>e. Credit cards</b> .....	RCFDN050	RCFDN051	RCFDN052	RCFDN053	RCFDN054	M.18.e.
<b>f. Automobile loans</b> .....	RCFDN065	RCFDN066	RCFDN067	RCFDN068	RCFDN069	M.18.f.
<b>g. Student loans</b> .....	RCFDN080	RCFDN081	RCFDN082	RCFDN083	RCFDN084	M.18.g.
<b>h. Other consumer loans and revolving credit plans other than credit cards</b> .....	RCFDN095	RCFDN096	RCFDN097	RCFDN098	RCFDN099	M.18.h.
<b>i. Consumer leases</b> .....	RCFDN110	RCFDN111	RCFDN112	RCFDN113	RCFDN114	M.18.i.
<b>j. Total</b> .....	RCFDN125	RCFDN126	RCFDN127	RCFDN128		M.18.j.

(1) For PDs derived using scores and default rate mappings provided by a third-party vendor, enter 1; for PDs derived using an internal approach, enter 2; for PDs derived using third-party vendor mappings for some loans within a product type and an internal approach for other loans within the same product type, enter 3.

## 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 <sup>(1)</sup> 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 <sup>(2)</sup> 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: <sup>(2)</sup>					
a. Closed-end first liens .....	RCONF066		11,350,000		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: <sup>(2)</sup>					
a. Closed-end first liens .....	RCONF068		3,124,000		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		19,570,000		3.a.
b. Closed-end junior liens .....	RCONF071		3,000		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		7,563,000		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		1,022,000		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		357,000		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		653,000		7.a.
b. For representations and warranties made to other parties .....	RCONL192		66,000		7.b.
c. Total representations and warranty reserves (sum of items 7.a and 7.b.) .....	RCONM288		719,000		7.c.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, 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	
<b>Assets</b>							
1. Available-for-sale securities .....	RCFD1773	248,998,000	0	94,017,000	151,876,000	3,105,000	1.
2. Federal funds sold and securities purchased under agreements to resell .....	RCFDG478	254,000	0	0	0	254,000	2.
3. Loans and leases held for sale .....	RCFDG483	5,433,000	0	0	5,433,000	0	3.
4. Loans and leases held for investment .....	RCFDG488	4,698,000	0	0	527,000	4,171,000	4.
5. Trading assets:							
a. Derivative assets .....	RCFD3543	52,557,000	858,317,000	154,000	899,571,000	11,149,000	5.a.
b. Other trading assets .....	RCFDG497	98,407,000	0	46,608,000	48,463,000	3,336,000	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	0	0	0	0	0	5.b.(1)
6. All other assets .....	RCFDG391	4,057,000	0	0	1,381,000	2,676,000	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6) .....	RCFDG502	414,404,000	858,317,000	140,779,000	1,107,251,000	24,691,000	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						
<b>Liabilities</b>						
8. Deposits .....	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	8.
	<b>1,511,000</b>	0	0	680,000	831,000	
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.
	<b>38,718,000</b>	858,317,000	411,000	887,251,000	9,373,000	
b. Other trading liabilities .....	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	10.b.
	<b>5,613,000</b>	0	4,527,000	777,000	309,000	
11. Other borrow ed money .....	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	11.
	<b>1,824,000</b>	0	0	708,000	1,116,000	
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.
	<b>2,313,000</b>	0	0	2,218,000	95,000	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) .....	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	14.
	<b>49,979,000</b>	<b>858,317,000</b>	<b>4,938,000</b>	<b>891,634,000</b>	<b>11,724,000</b>	



# Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>Tier 1 Capital</b>					
1. Total bank equity capital (from Schedule RC, item 27.a)	RCFD3210	146,600,000			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	(1,085,000)			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	(3,024,000)			4.
5. LESS: Nonqualifying perpetual preferred stock	RCFDB588	0			5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	RCFDB589	710,000			6.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets	RCFDB590	13,080,000			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	24,000			7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCFDC227	138,315,000			8.
9.					
a. LESS: Disallowed servicing assets and purchased credit card relationships	RCFDB591	252,000			9.a.
b. LESS: Disallowed deferred tax assets	RCFD5610	17,952,000			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	120,105,000			11.
<b>Tier 2 Capital</b>					
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	11,355,000			14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCFD2221	79,000			15.
16. Other Tier 2 capital components	RCFDB594	0			16.
17. Tier 2 capital (sum of items 12 through 16)	RCFD5311	18,934,000			17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCFD8275	18,934,000			18.
19. Not applicable.					
20. LESS: Deductions for total risk-based capital	RCFDB595	0			20.
21. Total risk-based capital (sum of items 11 and 18, less item 20)	RCFD3792	139,039,000			21.
<b>Total Assets for Leverage Ratio</b>					
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	RCFDL136	1,306,652,000			22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCFDB590	13,080,000			23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCFDB591	252,000			24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	RCFD5610	17,952,000			25.
26. Other additions to (deductions from) assets for leverage capital purposes	RCFDL137	1,597,000			26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	RCFDL138	1,276,965,000			27.
<b>Adjustments for Financial Subsidiaries</b>					
28.					
a. Adjustment to Tier 1 capital reported in item 11	RCFDC228	0			28.a.
b. Adjustment to total risk-based capital reported in item 21	RCFDB503	0			28.b.
29. Adjustment to risk-weighted assets 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 <sup>(2)</sup> .....	RCFD7273	0	RCFD7204	9.41	31.
32. Tier 1 risk-based capital ratio <sup>(3)</sup> .....	RCFD7274	0	RCFD7206	13.33	32.
33. Total risk-based capital ratio <sup>(4)</sup> .....	RCFD7275	0	RCFD7205	15.43	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%
<b>Balance Sheet Asset Categories</b>						
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b) .....	RCFD0010 <b>169,994,000</b>	RCFDC869 0	RCFDB600 138,646,000	RCFDB601 27,653,000		RCFDB602 3,695,000
35. Held-to-maturity securities .....	RCFD1754 <b>2,826,000</b>	RCFDB603 (928,000)	RCFDB604 0	RCFDB605 635,000	RCFDB606 502,000	RCFDB607 2,617,000
36. Available-for-sale securities .....	RCFD1773 <b>248,998,000</b>	RCFDB608 (1,559,000)	RCFDB609 130,406,000	RCFDB610 98,961,000	RCFDB611 11,907,000	RCFDB612 9,283,000
37. Federal funds sold and securities purchased under agreements to resell .....	RCFDC225 <b>67,129,000</b>		RCFDC063 40,297,000	RCFDC064 21,839,000		RCFDB520 4,993,000
38. Loans and leases held for sale .....	RCFD5369 <b>12,372,000</b>	RCFDB617 0	RCFDB618 493,000	RCFDB619 430,000	RCFDB620 6,535,000	RCFDB621 4,914,000
39. Loans and leases, net of unearned income .....	RCFDB528 <b>582,788,000</b>	RCFDB622 (1,302,000)	RCFDB623 25,060,000	RCFDB624 50,955,000	RCFDB625 106,547,000	RCFDB626 401,528,000
40. LESS: Allowance for loan and lease losses .....	RCFD3123 17,839,000	RCFD3123 17,839,000				
41. Trading assets .....	RCFD3545 <b>150,964,000</b>	RCFDB627 130,134,000	RCFDB628 5,218,000	RCFDB629 10,960,000	RCFDB630 0	RCFDB631 4,652,000
42. All other assets <sup>(1)</sup> .....	RCFDB639 <b>107,107,000</b>	RCFDB640 30,663,300	RCFDB641 9,936,000	RCFDB642 11,005,000	RCFDB643 1,752,000	RCFD5339 53,750,700
43. Total assets (sum of items 34 through 42) .....	RCFD2170 <b>1,324,339,000</b>	RCFDB644 <b>139,169,300</b>	RCFD5320 <b>350,056,000</b>	RCFD5327 <b>222,438,000</b>	RCFD5334 <b>127,243,000</b>	RCFD5340 <b>485,432,700</b>

(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%
<b>Derivatives and Off-Balance Sheet Items</b>							
44. Financial standby letters of credit .....	RCFDB546	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583
	98,926,000	1.00	98,926,000	12,450,000	22,188,000	3,591,000	60,697,000
45. Performance standby letters of credit .....	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654
	11,343,000	.50	<b>5,671,500</b>	407,000	663,000	0	4,601,500
46. Commercial and similar letters of credit .....	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659
	7,889,000	.20	<b>1,577,800</b>	40,000	398,000	0	1,139,800
47. Risk participations in bankers acceptances acquired by the reporting institution .....	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663
	0	1.00	0	0	0		0
48. Securities lent .....	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668
	62,864,000	1.00	<b>62,864,000</b>	59,986,000	1,159,000	0	1,719,000
49. Retained recourse on small business obligations sold with recourse .....	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673
	0	1.00	0	0	0	0	0
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low -level exposure rule and residual interests subject to a dollar- for-dollar capital requirement .....	RCFDB541	12.5 (3)	RCFDB542				RCFDB543
	12,000	6.47	78,000				78,000
51. All other financial assets sold with recourse .....	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680
	3,262,000	1.00	<b>3,262,000</b>	0	0	736,000	2,526,000
52. All other off-balance sheet liabilities .....	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686
	1,673,000	1.00	<b>1,673,000</b>	0	903,000	299,000	471,000
53. Unused commitments:							
a. With an original maturity exceeding one year .....	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691
	163,174,000	.50	<b>81,587,000</b>	1,672,000	6,317,000	1,066,500	72,531,500
b. With an original maturity of one year or less to asset- backed commercial paper conduits .....	RCFDG591		RCFDG592	RCFDG593	RCFDG594	RCFDG595	RCFDG596
	4,489,000	.10	<b>448,900</b>	0	76,000	372,900	0
54. Derivative contracts .....			RCFDA167	RCFDB693	RCFDB694	RCFDB695	
			227,726,000	14,436,000	116,057,000	97,233,000	

**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%
<b>Totals</b>					
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
		<b>439,047,000</b>	<b>370,199,000</b>	<b>230,541,400</b>	<b>629,196,500</b>
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
		<b>0</b>	<b>74,039,800</b>	<b>115,270,700</b>	<b>629,196,500</b>
58. Market risk equivalent assets .....					RCFD1651
					89,800,000
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
					<b>908,307,000</b>
60. LESS: Excess allowance for loan and lease losses .....					RCFDA222
					7,499,000
61. LESS: Allocated transfer risk reserve .....					RCFD3128
					0
62. Total risk-weighted assets (item 59 minus items 60 and 61) .....					RCFDA223
					<b>900,808,000</b>

**Memoranda**

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards .....	RCFD8764	60	177	000

Dollar Amounts in Thousands		(Column A) With a remaining maturity of one year or less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years	
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts .....	RCFD3809	28,343,228,000	RCFD8766	7,057,890,000	RCFD8767	4,314,331,000	M.2.a.
b. Foreign exchange contracts .....	RCFD3812	5,615,346,000	RCFD8769	372,032,000	RCFD8770	132,889,000	M.2.b.
c. Gold contracts .....	RCFD8771	16,885,000	RCFD8772	710,000	RCFD8773	12,000	M.2.c.
d. Other precious metals contracts .....	RCFD8774	3,348,000	RCFD8775	736,000	RCFD8776	0	M.2.d.
e. Other commodity contracts .....	RCFD8777	59,744,000	RCFD8778	20,181,000	RCFD8779	1,753,000	M.2.e.
f. Equity derivative contracts .....	RCFDA000	160,343,000	RCFDA001	57,305,000	RCFDA002	29,493,000	M.2.f.
g. Credit derivative contracts:							
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:							
(1) Investment grade .....	RCFDG597	140,665,000	RCFDG598	460,332,000	RCFDG599	67,560,000	M.2.g.(1)
(2) Subinvestment grade .....	RCFDG600	94,371,000	RCFDG601	790,363,000	RCFDG602	27,230,000	M.2.g.(2)

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

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

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
<b>Bank Securitization Activities</b>							
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
25,749,000	0	324,000	0	0	10,000	1,627,000	1.
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	2.a.
b. Subordinated securities and other residual interests .....	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399
0	0	0	0	0	0	2,000	2.b.
c. Standby letters of credit and other enhancements .....	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406
710,000	0	0	0	0	0	0	2.c.
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	3.
4. Past due loan amounts included in item 1:							
a. 30-89 days past due .....	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739
2,291,000	0	8,000	0	0	0	0	4.a.
b. 90 days or more past due .....	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746
1,484,000	0	9,000	0	0	0	0	4.b.
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
92,000	0	31,000	0	0	0	0	5.a.
b. Recoveries .....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760
0	0	7,000	0	0	0	0	5.b.



**Schedule RC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands							
6. Amount of ownership (or seller's) interests carried as:							
a. Securities (included in Schedule RC-B or in Schedule RC, item 5) .....		RCFDB761 0	RCFDB762 0			RCFDB763 0	6.a.
b. Loans (included in Schedule RC-C) .....		RCFDB500 0	RCFDB501 0			RCFDB502 0	6.b.
7. Past due loan amounts included in interests reported in item 6.a:							
a. 30-89 days past due .....		RCFDB764 0	RCFDB765 0			RCFDB766 0	7.a.
b. 90 days or more past due .....		RCFDB767 0	RCFDB768 0			RCFDB769 0	7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):							
a. Charge-offs .....		RIADB770 0	RIADB771 0			RIADB772 0	8.a.
b. Recoveries .....		RIADB773 0	RIADB774 0			RIADB775 0	8.b.
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....	RCFDB776 0	RCFDB777 0	RCFDB778 0	RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....	RCFDB783 0	RCFDB784 0	RCFDB785 0	RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFDB790 139,000	RCFDB791 0	RCFDB792 0	RCFDB793 0	RCFDB794 796,000	RCFDB795 0	RCFDB796 150,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....	RCFDB797 137,000	RCFDB798 0	RCFDB799 0	RCFDB800 0	RCFDB801 138,000	RCFDB802 0	RCFDB803 4,000

# Schedule RC-S—Continued

## Memoranda

Dollar Amounts in Thousands

	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance .....	RCFDA249		0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date .....	RCFDA250		0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	RCFDB804		147,000	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	RCFDB805		295,825,000	M.2.b.
c. Other financial assets (includes home equity lines) <sup>(1)</sup> .....	RCFDA591		7,405,000	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) .....	RCFDF699		7,698,000	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		2,169,000	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		149,000	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	RCFDB809		4,489,000	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C <sup>(2)</sup> .....	RCFDC407		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	
<b>Fiduciary and Related Assets</b>					
4. Personal trust and agency accounts .....	RCFDB868	RCFDB869	RCFDB870	RCFDB871	4.
	8,530,000	35,007,000	2957	5527	
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution .....	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	0	0	0	0	
b. Employee benefit—defined benefit .....	RCFDB876	RCFDB877	RCFDB878	RCFDB879	5.b.
	0	0	0	0	
c. Other employee benefit and retirement-related accounts .....	RCFDB880	RCFDB881	RCFDB882	RCFDB883	5.c.
	3,841,000	3,246,000	32	32	
6. Corporate trust and agency accounts .....	RCFDB884	RCFDB885	RCFDC001	RCFDC002	6.
	8,091,000	25,939,000	12	3133	
7. Investment management and investment advisory agency accounts .....	RCFDB886	RCFDJ253	RCFDB888	RCFDJ254	7.
	65,354,000	880,000	6684	19	
8. Foundation and endowment trust and agency accounts .....	RCFDJ255	RCFDJ256	RCFDJ257	RCFDJ258	8.
	281,000	5,000	145	9	
9. Other fiduciary accounts .....	RCFDB890	RCFDB891	RCFDB892	RCFDB893	9.
	32,073,000	366,471,000	348	18492	
10. Total fiduciary accounts (sum of items 4 through 9) .....	RCFDB894	RCFDB895	RCFDB896	RCFDB897	10.
	<b>118,170,000</b>	<b>431,548,000</b>	<b>10178</b>	<b>27212</b>	

**Schedule RC-T—Continued**

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
11. Custody and safekeeping accounts .....		RCFDB898 9,800,501,000		RCFDB899 206923	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11) .....	RCFNB900 61,056,000	RCFNB901 6,987,408,000	RCFNB902 2642	RCFNB903 220160	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11) .....	RCFDJ259 3,841,000	RCFDJ260 3,700,000	RCFDJ261 32	RCFDJ262 83	13.

Dollar Amounts in Thousands		Bil	Mil	Thou	
<b>Fiduciary and Related Services Income</b>					
14. Personal trust and agency accounts .....		RIADB904	45,000		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	28,000		15.c.
16. Corporate trust and agency accounts .....		RIADA479	11,000		16.
17. Investment management and investment advisory agency accounts .....		RIADJ315	40,000		17.
18. Foundation and endowment trust and agency accounts .....		RIADJ316	0		18.
19. Other fiduciary accounts .....		RIADA480	44,000		19.
20. Custody and safekeeping accounts .....		RIADB909	538,000		20.
21. Other fiduciary and related services income .....		RIADB910	150,000		21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a) .....		RIAD4070	<b>856,000</b>		22.
a. Fiduciary and related services income—foreign offices (included in item 22) .....	RIADB912	576,000			22.a.
23. Less: Expenses .....		RIADC058	N/A		23.
24. Less: Net losses from fiduciary and related services .....		RIADA488	N/A		24.
25. Plus: Intracompany income credits for fiduciary and related services .....		RIADB911	N/A		25.
26. Net fiduciary and related services income .....		RIADA491	<b>N/A</b>		26.

## Schedule RC-T—Continued

### Memoranda

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

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

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

### Schedule RC-T—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
3. Collective investment funds and common trust funds:					
a. Domestic equity .....	RCFDB931	0	RCFDB932	0	M.3.a.
b. International/Global equity .....	RCFDB933	0	RCFDB934	0	M.3.b.
c. Stock/Bond blend .....	RCFDB935	0	RCFDB936	0	M.3.c.
d. Taxable bond .....	RCFDB937	0	RCFDB938	0	M.3.d.
e. Municipal bond .....	RCFDB939	0	RCFDB940	0	M.3.e.
f. Short term investments/Money market .....	RCFDB941	0	RCFDB942	0	M.3.f.
g. Specialty/Other .....	RCFDB943	0	RCFDB944	0	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) .....	RCFDB945	<b>0</b>	RCFDB946	<b>0</b>	M.3.h.

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	RIADB947	N/A	RIADB948	N/A	RIADB949	N/A	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts .....	RIADB950	N/A	RIADB951	N/A	RIADB952	N/A	M.4.b.
c. Investment management and investment advisory agency accounts .....	RIADB953	N/A	RIADB954	N/A	RIADB955	N/A	M.4.c.
d. Other fiduciary accounts and related services .....	RIADB956	N/A	RIADB957	N/A	RIADB958	N/A	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24) .....	RIADB959	<b>N/A</b>	RIADB960	<b>N/A</b>	RIADB961	<b>N/A</b>	M.4.e.

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

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

w ongs@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	86,000	RCFDJ982	16,000	RCFDJ983	0	1.a.
b. Held-to-maturity securities .....	RCFDJ984	0	RCFDJ985	0	RCFDJ986	0	1.b.
c. Available-for-sale securities .....	RCFDJ987	733,000	RCFDJ988	205,000	RCFDJ989	6,900,000	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	493,000	RCFDJ995	0	1.e.
f. Loans and leases, net of unearned income .....	RCFDJ996	52,151,000	RCFDJ997	27,926,000	RCFDJ998	1,010,000	1.f.
g. Less: Allowance for loan and lease losses .....	RCFDJ999	2,830,000	RCFDK001	0	RCFDK002	118,000	1.g.
h. Trading assets (other than derivatives) .....	RCFDK003	0	RCFDK004	0	RCFDK005	145,000	1.h.
i. Derivative trading assets .....	RCFDK006	130,000	RCFDK007	0	RCFDK008	0	1.i.
j. Other real estate owned .....	RCFDK009	0	RCFDK010	0	RCFDK011	0	1.j.
k. Other assets .....	RCFDK012	85,000	RCFDK013	65,000	RCFDK014	116,000	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	19,000	RCFDK020	0	2.b.
c. Commercial paper .....	RCFDK021	0	RCFDK022	16,129,000	RCFDK023	0	2.c.
d. Other borrowed money (exclude commercial paper) .....	RCFDK024	26,390,000	RCFDK025	0	RCFDK026	6,552,000	2.d.
e. Other liabilities .....	RCFDK027	137,000	RCFDK028	36,000	RCFDK029	379,000	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	2,169,000	RCFDK035	95,000	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-O, Memorandum items 6 through 9, 14, 15, and 18; 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."

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.

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.

Comments? NO  
(RCON 6979)

BANK MANAGEMENT STATEMENT (750 character limit):  
(TEXT 6980)