

Board of Governors of the Federal Reserve System

**Consolidated Financial Statements for
Bank Holding Companies — FR Y-9C**

Report at the close of business as of the last calendar day of the quarter

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y [12 CFR 225.5(b)].

This report form is to be filed by bank holding companies with total consolidated assets of \$150 million or more. In addition, multibank holding companies with debt outstanding to the general public or that are engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities, must file this report (FR Y-9C) regardless of size. See page 1 of the

general instructions for further information. However, when such bank holding companies own or control, or are owned or controlled by, other bank holding companies, only the top-tier holding company must file this report for the consolidated holding company organization, except that lower-tiered bank holding companies that have total consolidated assets of \$1 billion or more must also file this report (FR Y-9C).

The Federal Reserve 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.

NOTE: The Consolidated Financial Statements for Bank Holding Companies must be signed by one director of the bank holding company. This individual should also be a senior official of the bank holding company. In the event that the bank holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

The Consolidated Financial statements for Bank Holding Companies is to be prepared in accordance with the instructions provided by the Federal Reserve System.

I, Victor J. Menezes, Director/Chairman
Name and Title of Officer

Date of Report:
September 30, 2002
Month / Date / Year (BHCK 9999)

have reviewed the Consolidated Financial Statements for Bank Holding Companies filed by the named bank holding company and have transmitted a copy of the report to the Board of Directors for their information.

Citicorp
Legal Title of Bank Holding Company (TEXT 9010)

Signature of Bank Holding Company Official

399 Park Avenue
Street / P.O. Box (TEXT 9110)
(Mailing Address of the Bank Holding Company)

Date of Signature

New York NY 10043-
City (TEXT 9130) State (TEXT 9200) Zip Code (TEXT 9220)

Return to the appropriate Federal Reserve District Bank the completed original and the number of copies specified by that District Bank.

Person to whom questions about this report should be directed:

For Federal Reserve Bank Use Only
RSSD ID Number _____
C.I. _____ S.F. _____

Edward Schneider, Vice President
Name / Title (TEXT 8901)

212-559-1073
Area Code / Phone Number (TEXT 8902)

212-793-6652
FAX Number (TEXT 9116)

Public reporting burden for this information collection is estimated to vary from 5.0 to 1,250 hours per response, with an average of 33.98 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, D.C. 20503.

Report of Income for Bank Holding Companies

Report all Schedules of the Report of Income on a calendar year-to-date basis.

Schedule HI-Consolidated Income Statement

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1.	Interest income					
a.	Interest and fee income on loans:					
	(1) In domestic offices	4010	15,154,000			1.a.(1)
	(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	12,693,000			1.a.(2)
b.	Income from lease financing receivables	4065	1,257,000			1.b
c.	Interest income on balances due from depository institutions (1)	4115	752,000			1.c
d.	Interest and dividend income on securities:					
	(1) U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities)	B488	127,000			1.d.(1)
	(2) Mortgage-backed securities	B489	682,000			1.d.(2)
	(3) All other securities:	4060	2,709,000			1.d.(3)
e.	Interest income from trading assets	4069	1,276,000			1.e.
f.	Interest income on federal funds sold and securities purchased under agreements to resell	4020	306,000			1.f.
g.	Other interest income	4518	89,000			1.g.
h.	Total interest income (sum of items 1.a through 1.g)	4107	35,045,000			1.h.
2.	Interest expense					
a.	Interest on deposits:					
	(1) In domestic offices:					
	(a) Time deposits of \$100,000 or more	A517	301,000			2.a.(1)(a)
	(b) Time deposits of less than \$100,000	A518	114,000			2.a.(1)(b)
	(c) Other deposits	6761	1,083,000			2.a.(1)(c)
	(2) In foreign offices, Edge and Agreement subsidiaries and IBFs	4172	5,242,000			2.a.(2)
b.	Expense on federal funds purchased and securities sold under agreements to repurchase	4180	1,052,000			2.b.
c.	Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures).....	4185	3,532,000			2.c.
d.	Interest on subordinated notes and debentures and on mandatory convertible securities.....	4397	293,000			2.d.
e.	Other interest expense.....	4398	2,000			2.e.
f.	Total interest expense (sum of items 2.a through 2.e).....	4073	11,619,000			2.f.
3.	Net interest income (item 1.h minus item 2.f).....	4074	23,426,000			3.
4.	Provision for loan and lease losses (from Schedule HI-B, part II, item 5).....	4230	7,305,000			4.
5.	Noninterest income:					
a.	Income from fiduciary activities.....	4070	515,000			5.a.
b.	Service charges on deposit accounts in domestic offices.....	4483	727,000			5.b.
c.	Trading revenue (2).....	A220	3,295,000			5.c.
d.	Investment banking, advisory, brokerage, and underwriting fees and commissions.....	B490	616,000			5.d.
e.	Venture capital revenue.....	B491	(201,000)			5.e.
f.	Net servicing fees.....	B492	2,304,000			5.f.
g.	Net securitization income.....	B493	1,948,000			5.g.
h.	Insurance commissions and fees.....	B494	1,135,000			5.h.
i.	Net gains (losses) on sales of loans and leases.....	8560	204,000			5.i.
j.	Net gains (losses) on sales of other real estate owned.....	8561	(60,000)			5.j.
k.	Net gains (losses) on sales of other assets (excluding securities).....	B496	635,000			5.k.
l.	Other noninterest income (3).....	B497	3,933,000			5.l.
m.	Total noninterest income (sum of items 5.a through 5.l).....	4079	15,051,000			5.m.
6.a.	Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
b.	Realized gains (losses) on available-for-sale securities.....	3196	(215,000)			6.b.

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

(2) For bank holding companies required to complete Schedule HI, memoranda item 9, trading revenue reported in Schedule HI, item 5.c must equal the sum of Memoranda items 9.a through 9.d.

(3) See Schedule HI, Memoranda item 6.

Schedule HI—Continued

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
7. Noninterest expense:					
a. Salaries and employee benefits	4135		8,178,000		7.a.
b. Expense on premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		2,377,000		7.b.
c. (1) Goodwill impairment losses	C216		0		7.c(1).
(2) Amortization expense and impairment for other intangible assets	C232		459,000		7.c(2).
d. Other noninterest expense (4)	4092		7,043,000		7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093		18,057,000		7.e.
8. Income (loss) before income taxes and extraordinary items, and other adjustments (sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e)	4301		12,900,000		8.
9. Applicable income taxes (foreign and domestic)	4302		4,345,000		9.
10. Minority interest	4484		78,000		10.
11. Income (loss) before extraordinary items and other adjustments (item 8 minus items 9 and 10)	4300		8,477,000		11.
12. Extraordinary items, net of applicable taxes and minority interest (5)	4320		0		12.
13. Net income (loss) (sum of items 11 and 12)	4340		8,477,000		13.

- (4) See Schedule HI, Memoranda item 7.
- (5) Describe on Schedule HI, Memoranda item 8.

Memoranda

	BHCK	Bil	Mil	Thou	
1. Net interest income (item 3 above) on a fully taxable equivalent basis	4519		23,536,000		M.1.
2. Net income before income taxes, extraordinary items, and other adjustments (Item 8 above) on a fully taxable equivalent basis.....	4592		13,010,000		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above).....	4313		51,000		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d(3), above).....	4507		235,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	BHCK	Number			
	4150		208,825		M.5.
6. Other noninterest income (from schedule HI, 5.1 above) (only report amounts that exceed 1% of the sum of Schedule HI, items 1.h and 5.m):					

	BHCK	Bil	Mil	Thou	
a. Income and fees from the printing and sale of checks	C013		0		M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014		0		M.6.b.
c. Income and fees from automated teller machines (ATMs)	C016		0		M.6.c.
d. Rent and other income from real estate owned	4042		0		M.6.d.
e. Safe deposit box rent	C015		0		M.6.e.
f. TEXT					
8562 Credit & Charge Card Fees	8562		2,814,000		M.6.f.
g. TEXT					
8563	8563		N/A		M.6.g.
h. TEXT					
8564	8564		N/A		M.6.h.

Schedule HI—Continued

Memoranda (continued)

		Dollar Amounts in Thousands			
		BHCK	Bil	Mil	Thou
7. Other noninterest expense (from schedule HI, 7.d above) (only report amounts that exceed 1% of Schedule HI, items 1.h and 5.m):					
a.	Data processing expenses.....	C017		1,190,000	M.7.a.
b.	Advertising and marketing expenses.....	0497		1,294,000	M.7.b.
c.	Directors' fees.....	4136		0	M.7.c.
d.	Printing, stationary, and supplies.....	C018		600,000	M.7.d.
e.	Postage.....	8403		0	M.7.e.
f.	Legal fees and expenses.....	4141		0	M.7.f.
g.	FDIC deposit insurance assessments.....	4146		0	M.7.g.
h.	TEXT				
	8565 Communication Expense	8565		550,000	M.7.h.
i.	TEXT				
	8566	8566		N/A	M.7.i.
j.	TEXT				
	8567	8567		N/A	M.7.j.
8. Extraordinary items and other adjustments (from Schedule HI, item 12) (itemize all extraordinary items and other adjustments):					
a. (1)	TEXT Effect of adopting FAS 142, "Goodwill and other intangible assets"	C231		0	M.8.a.(1)
(2)	Applicable income tax effect	BHCK 3572		0	M.8.a.(2)
b. (1)	TEXT				
	3573	3573		N/A	M.8.b.(1)
(2)	Applicable income tax effect	BHCK 3574		N/A	M.8.b.(2)
c. (1)	TEXT				
	3575	3575		N/A	M.8.c.(1)
(2)	Applicable income tax effect	BHCK 3576		N/A	M.8.c.(2)
9. Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.d must equal Schedule HI, item 5.c.) (To be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year):					
a.	Interest rate exposures	8757		1,225,000	M.9.a.
b.	Foreign exchange exposures	8758		1,606,000	M.9.b.
c.	Equity security and index exposures	8759		281,000	M.9.c.
d.	Commodity and other exposures	8760		183,000	M.9.d.
10. Impact on income of derivatives held for purposes other than trading:					
a.	Net increase (decrease) to interest income	8761		983,000	M.10.a.
b.	Net (increase) decrease to interest expense	8762		(227,000)	M.10.b.
c.	Other (noninterest) allocations	8763		295,000	M.10.c.
11. Credit losses on derivatives (see instructions)					
	A251			0	M.11.
12. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices)					
	8431			122,000	M.12.a.
b.(1)	Premiums on insurance related to the extension of credit	C242		205,000	M.12.b.(1)
(2)	All other insurance premiums	C243		930,000	M.12.b.(2)
c.	Benefits, losses, and expenses from insurance-related activities	B983		568,000	M.12.c.
13. Does the reporting bank holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for yes; enter "2" for no.)					
	BHCK				
	A530			2	M.13.

Schedule HI-A—Changes in Equity Capital

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....	3217		63,453,000		1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles.....	B507		0		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508		63,453,000		3.
	bhct				
4. Net income (loss) (must equal Schedule HI, item 13).....	4340		8,477,000		4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK				
a. Sale of perpetual preferred stock, gross.....	3577		0		5.a.
b. Conversion or retirement of perpetual preferred stock.....	3578		0		5.b.
6. Sale of common stock:					
a. Sale of common stock, gross.....	3579		0		6.a.
b. Conversion or retirement of common stock.....	3580		0		6.b.
7. Sale of treasury stock.....	4782		0		7.
8. LESS: Purchase of treasury stock.....	4783		0		8.
9. Changes incident to business combinations, net.....	4356		0		9.
10. LESS: Cash dividends declared on preferred stock.....	4598		0		10.
11. LESS: Cash dividends declared on common stock.....	4460		4,821,000		11.
12. Other comprehensive income (1).....	B511		(487,000)		12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company.....	4591		0		13.
14. Other adjustments to equity capital (not included above).....	3581		17,000		14.
15. Total equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items, 8, 10, and 11)(must equal item 28 on Schedule HC, Balance Sheet).....	bhct				
	3210		66,639,000		15.

(1) Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and changes in minimum pension liability adjustments.

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

Dollar Amounts in Thousands

I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)	Charge-offs ¹ (Column A)				Recoveries (Column B)			
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
1. Loans secured by real estate:								
a. Construction, land development, and other land loans in domestic offices.....	3582		2,000		3583		0	
b. Secured by farmland in domestic offices.....	3584		0		3585		0	
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.....	5411		6,000		5412		0	
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices								
(a) Secured by first liens.....	C234		287,000		C217		19,000	
(b) Secured by junior liens.....	C235		78,000		C218		0	
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		2,000		3589		1,000	
e. Secured by nonfarm nonresidential properties in domestic offices.....	3590		5,000		3591		9,000	
f. In foreign offices.....	B512		235,000		B513		20,000	
2. Loans to depository institutions and acceptances of other banks:								
a. To U.S. banks and other U.S. depository institutions.....	4653		0		4663		0	
b. To foreign banks.....	4654		73,000		4664		2,000	
3. Loans to finance agricultural production and other loans to farmers.....	4655		9,000		4665		2,000	
4. Commercial and industrial loans:								
a. To U.S. addressees (domicile).....	4645		799,000		4617		193,000	
b. To non-U.S. addressees (domicile).....	4646		723,000		4618		110,000	
5. Loans to individuals for household, family, and other personal expenditures:								
a. Credit cards.....	B514		2,642,000		B515		378,000	
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B516		2,449,000		B517		331,000	
6. Loans to foreign governments and official institutions.....	4643		3,000		4627		6,000	
7. All other loans.....	4644		94,000		4628		20,000	
8. Lease financing receivables:								
a. To U.S. addressees (domicile).....	4658		299,000		4668		8,000	
b. To non-U.S. addressees (domicile).....	4659		60,000		4669		10,000	
9. Total (sum of items 1 through 8).....	4635		7,766,000		4605		1,109,000	

Memoranda

	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above.....	5409		0		5410		0	
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above).....	4652		235,000		4662		20,000	

¹ Include write-downs arising from transfers to a held-for-sale account.

Schedule HI-B—Continued

		Dollar Amounts in Thousands			
	BHCK	Bil	Mil	Thou	
II. Changes in allowance for loan and lease losses					
1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income)	B522		10,088,000		1.
	bhct				
2. Recoveries (Must equal Schedule HI-B, Part I, item 9, Column B, above)	4605		1,109,000		2.
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, Column A above	C079		7,766,000		3.
less Schedule HI-B, part II, item 4)	BHCK				
4. Less: write-downs arising from transfers of loans to a held-for-sale account.....	5523		0		4.
5. Provision for loan and lease losses (must equal Schedule HI, item 4).....	4230		7,305,000		5.
6. Adjustments (see instructions for this schedule).....	C233		(16,000)		6.
7. Balance at end of period (sum of items 1,2,5,and 6, less items 3 and 4 must equal Schedule HC, item 4.c).....	bhct				
	3123		10,720,000		7.

Notes to the Income Statement

Enter in the lines provided below any additional information on specific line items on the income statement or to its schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). *Exclude* any transactions that have been separately disclosed under the reporting requirements specified in Memoranda items 6 through 8 to Schedule HI, the Consolidated Income Statement.

Also include any transactions which previously would have appeared as footnotes to Schedules HI through HI-B.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has received \$1.35 million of back interest on loans and leases that are currently in nonaccrual status. The holding company's interest income for the quarter shows that increase which has been disclosed in the report to the stockholders and to the SEC. Enter on the line item below the following information:

TEXT	BHCK	Bil	Mil	Thou
0000 Sch. HI, item 1.a(1), Recognition of interest payments on nonaccrual loans to XYZ country				
	0000		1	350

Notes to the Income Statement

		Dollar amount in thousands			
TEXT		BHCK	Bil	Mil	Thou
1.	5351				
		5351			N/A
2.	5352				
		5352			N/A
3.	5353				
		5353			N/A
4.	5354				
		5354			N/A
5.	5355				
		5355			N/A
6.	B042				
		B042			N/A
7.	B043				
		B043			N/A
8.	B044				
		B044			N/A
9.	B045				
		B045			N/A
10.	B046				
		B046			N/A

Notes to the Income Statement—Continued

		Dollar amount in thousands			
TEXT		BHCK	Bil	Mil	Thou
11.	B047				
		B047			N/A
12.	B048				
		B048			N/A
13.	B049				
		B049			N/A
14.	B050				
		B050			N/A
15.	B051				
		B051			N/A
16.	B052				
		B052			N/A
17.	B053				
		B053			N/A
18.	B054				
		B054			N/A
19.	B055				
		B055			N/A
20.	B056				
		B056			N/A

For Federal Reserve Bank Use Only

C.I. _____

Citicorp

Name of Bank Holding Company

Consolidated Financial Statements for Bank Holding Companies

Report at the close of business September 30, 2002

Schedule HC—Consolidated Balance Sheet

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
ASSETS						
1.	Cash and balances due from depository institutions:					
	a. Noninterest-bearing balances and currency and coin. (1).....	0081		11,262,000		1.a.
	b. Interest-bearing balances: (2)					
	(1) In U.S. offices.....	0395		243,000		1.b.(1)
	(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0397		14,940,000		1.b.(2)
2.	Securities :					
	a. Held-to-maturity securities (from Schedule HC-B, column A).....	1754		69,000		2.a.
	b. Available-for-sale securities (from Schedule HC-B, column D).....	1773		87,389,000		2.b.
3.	Federal funds sold and securities purchased under agreements to resell:					
	a. Federal funds sold in domestic offices.....	BHDM	B987	2,379,000		3.a.
	b. Securities purchased under agreements to resell (3).....	BHCK	B989	12,620,000		3.b.
4.	Loans and lease financing receivables:					
	a. Loans and leases held for sale.....			5369	12,164,000	4.a.
	b. Loans and leases, net of unearned income.....	B528		402,643,000		4.b.
	c. LESS: Allowance for loan and lease losses.....	3123		10,720,000		4.c.
	d. Loans and leases, net of unearned income and allowance for loan and lease losses (item 4.b minus items 4.c).....	B529		391,923,000		4.d.
5.	Trading assets (from Schedule HC-D).....	3545		49,204,000		5.
6.	Premises and fixed assets (including capitalized leases).....	2145		6,344,000		6.
7.	Other real estate owned (from Schedule HC-M).....	2150		554,000		7.
8.	Investments in unconsolidated subsidiaries and associated companies.....	2130		1,152,000		8.
9.	Customers' liability on acceptances outstanding.....	2155		1,615,000		9.
10.	Intangible assets:					
	a. Goodwill.....	3163		20,277,000		10.a.
	b. Other intangible assets (from Schedule HC-M).....	0426		6,813,000		10.b.
11.	Other assets (from Schedule HC-F).....	2160		36,346,000		11.
12.	Total assets (sum of items 1 through 11).....	2170		655,294,000		12.

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

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

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

Schedule HC—Continued

		Dollar Amounts in Thousands				
		BHDM	Bil	Mil	Thou	
LIABILITIES						
13. Deposits:						
a. In domestic offices (from Schedule HC-E):						
(1) Noninterest-bearing (1).....	6631		22,449,000			13.a.(1)
(2) Interest-bearing.....	6636		122,156,000			13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:						
(1) Noninterest-bearing.....	BHFN		19,530,000			13.b.(1)
(2) Interest-bearing.....	6636		231,091,000			13.b.(2)
BHCK						
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (2).....	BHDM	B993	10,764,000			14.a.
b. Securities sold under agreements to repurchase (3).....	BHCK	B995	21,276,000			14.b.
15. Trading liabilities (from Schedule HC-D).....		3548	24,989,000			15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....		3190	75,349,000			16.
17. Not applicable						
18. Liability on acceptances executed and outstanding.....		2920	1,615,000			18.
19. Subordinated notes and debentures (4).....		4062	17,388,000			19.
20. Other liabilities (from Schedule HC-G).....		2750	39,674,000			20.
21. Total liabilities (sum of items 13 through 20).....		2948	586,281,000			21.
22. Minority interest in consolidated subsidiaries and similar items.....		3000	2,374,000			22.
EQUITY CAPITAL						
23. Perpetual preferred stock and related surplus		3283	0			23.
24. Common stock (par value)		3230	0			24.
25. Surplus (exclude all surplus related to preferred stock)		3240	34,129,000			25.
26 a. Retained earnings.....		3247	34,358,000			26.a.
b. Accumulated other comprehensive income (5).....		B530	(1,848,000)			26.b.
27. Other equity capital components (6)		A130	0			27.
28. TOTAL EQUITY CAPITAL (sum of items 23 through 27)		3210	66,639,000			28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22 and 28).....		3300	655,294,000			29.

(1) Includes total demand deposits and noninterest-bearing time and savings deposits.

(2) Report overnight Federal Home Loan Bank advances in Schedule HC, item 16, "Other borrowed money."

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

(4) Includes limited-life preferred stock and related surplus.

(5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule HC—B Securities

Dollar Amounts in Thousands

	Held-to-Maturity								Available-for-Sale							
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value			
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
1. U.S. Treasury securities.....	0211		9,000		0213		9,000		1286		3,467,000		1287		3,550,000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities):																
a. Issued by U.S. government agencies (1).....	1289		0		1290		0		1291		306,000		1293		316,000	2.a.
b. Issued by U.S. government- sponsored agencies (2).....	1294		0		1295		0		1297		2,164,000		1298		2,266,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	8496		0		8497		0		8498		6,297,000		8499		6,871,000	3.
4. Mortgage-backed securities (MBS)																
a. Pass-through securities:																
(1) Guaranteed by GNMA.....	1698		0		1699		0		1701		10,969,000		1702		11,143,000	4.a.(1)
(2) Issued by FNMA and FHLMC	1703		0		1705		0		1706		3,735,000		1707		3,862,000	4.a.(2)
(3) Other pass-through securities	1709		0		1710		0		1711		48,000		1713		50,000	4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	1714		0		1715		0		1716		3,007,000		1717		3,066,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....	1718		0		1719		0		1731		15,000		1732		15,000	4.b.(2)
(3) All other mortgage-backed securities.....	1733		0		1734		0		1735		989,000		1736		1,080,000	4.b.(3)
5. Asset-backed securities (ABS):																
a. Credit card receivables.....	B838		0		B839		0		B840		311,000		B841		311,000	5.a.
b. Home equity lines.....	B842		0		B843		0		B844		205,000		B845		214,000	5.b.
c. Automobile loans.....	B846		0		B847		0		B848		242,000		B849		246,000	5.c.
d. Other consumer loans.....	B850		0		B851		0		B852		174,000		B853		180,000	5.d.
e. Commercial and industrial loans..	B854		0		B855		0		B856		49,000		B857		48,000	5.e.
f. Other.....	B858		0		B859		0		B860		159,000		B861		158,000	5.f.
6. Other debt securities:																
a. Other domestic debt securities....	1737		0		1738		0		1739		3,620,000		1741		3,356,000	6.a.
b. Foreign debt securities.....	1742		60,000		1743		60,000		1744		48,582,000		1746		48,385,000	6.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.

Schedule HC-B — Continued

Dollar Amounts in Thousands	Held-to-Maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value'				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
7. Investments in mutual funds and other equity securities with readily determinable fair values.....									A510	2,341,000			A511	2,272,000			7.
8. Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal Schedule HC, item 2.b)	bhct				bhct												8.
	1754	69,000		1771	69,000		1772	86,680,000			1773	87,389,000					

Memoranda

1. Pledged securities (1)	BHCK	Bil	Mil	Thou													
	0416	25,516,000															M.1.
2. Remaining maturity of debt securities (Schedule HC-B, items 1 through 6.b in columns A and D above):																	
a. 1 year and less.....	0383	22,505,000															M.2.a.
b. Over 1 year to 5 years.....	0384	24,900,000															M.2.b.
c. Over 5 years.....	0387	37,781,000															M.2.c.
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).....	1778	0															M.3.b.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):																	
a. Amortized cost.....	8782	56,000															M.4.a.
b. Fair value.....	8783	59,000															M.4.b.

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

Schedule HC-C — Loans and Lease Financing Receivables

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale and (2) other loans and leases, net of unearned income. Report loans and leases net of any applicable allocated transfer risk reserve. Exclude assets held for trading and commercial paper.

		Dollar Amounts in Thousands									
		Consolidated (Column A)			In Domestic Offices (Column B)						
		BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou		
1.	Loans secured by real estate.....	1410	120,962,000								1.
	a. Construction and land development, and other land loans.....					1415	380,000				1.a.
	b. Secured by farmland.....					1420	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.....					1797	5,286,000				1.c.(1)
	(2) All other loans secured by 1-4 family residential properties:										
	(a) Secured by first liens.....					5367	73,838,000				1.c.(2)(a)
	(b) Secured by junior liens.....					5368	7,964,000				1.c.(2)(b)
	d. Secured by multifamily (5 or more) residential properties.....					1460	2,504,000				1.d.
	e. Secured by nonfarm nonresidential properties.....					1480	3,501,000				1.e.
2.	Loans to depository institutions and acceptances of other banks.....					1288	885,000				2.
	a. To U.S. banks and other U.S. depository institutions.....	1292	96,000								2.a.
	b. To foreign banks.....	1296	5,872,000								2.b.
3.	Loans to finance agricultural production and other loans to farmers.....	1590	347,000			1590	0				3.
4.	Commercial and industrial loans.....					1766	34,354,000				4.
	a. To U.S. addressees (domicile).....	1763	35,117,000								4.a.
	b. To non-U.S. addressees (domicile).....	1764	71,767,000								4.b.
5.	Not applicable										
6.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....					1975	87,741,000				6.
	a. Credit cards.....	B538	61,495,000								6.a.
	b. Other revolving credit plans.....	B539	13,552,000								6.b.
	c. Other consumer loans (includes single payment, installment, and all student loans).....	2011	64,809,000								6.c.
7.	Loans to foreign governments and official institutions (including foreign central banks).....	2081	4,618,000			2081	144,000				7.
8.	Not applicable										
9.	All other loans.....	1635	21,153,000			1635	12,080,000				9.
10.	Lease financing receivables (net of unearned income).....					2165	14,320,000				10.
	a. To U.S. addressees (domicile).....	2182	13,728,000								10.a.
	b. To non-U.S. addressees (domicile).....	2183	5,315,000								10.b.
11.	LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	4,024,000			2123	2,803,000				11.
12.	Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b).....	2122	414,807,000			2122	240,194,000				12.

Schedule HC-C—Continued

		Dollar Amounts in Thousands			
		Consolidated			
Memoranda		BHCK	Bil	Mil	Thou
1.	Loans and leases restructured and in compliance with modified terms (included in Schedule HC-C, above and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 2) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures).....	1616		267,000	M.1.
2.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above.....	2746		307,000	M.2.
3.	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	8837		26,370,000	M.3.

Schedule HC-D—Trading Assets and Liabilities

Schedule HC-D is to be completed by bank holding companies that reported average trading assets (Schedule HC-K, Item 4.a) of \$2 million or more for any quarter of the preceding calendar year.

		Dollar Amounts in Thousands			
		BHCK	Bil	Mil	Thou
ASSETS					
1.	U.S. Treasury securities in domestic offices.....	3531		140,000	1.
2.	U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities).....	3532		0	2.
3.	Securities issued by states and political subdivisions in the U.S. in domestic offices.....	3533		42,000	3.
4.	Mortgage-backed securities (MBS) in domestic offices:				
a.	Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	3534		253,000	4.a.
b.	Other MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	3535		396,000	4.b.
c.	All other mortgage-backed securities.....	3536		370,000	4.c.
5.	Other debt securities in domestic offices.....	3537		3,819,000	5.
6.-8.	Not applicable.				
9.	Other trading assets in domestic offices.....	3541		2,341,000	9.
10.	Trading assets in foreign offices.....	3542		16,093,000	10.
11.	Revaluation gains on interest rate, foreign exchange rate, equity, commodity and other contracts:				
a.	In domestic offices.....	3543		3,864,000	11.a.
b.	In foreign offices.....	BHFN			
b.	In foreign offices.....	3543		21,886,000	11.b.
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule HC, item 5).....	bhct			
		3545		49,204,000	12.
LIABILITIES					
13.	Liability for short positions.....	BHCK			
		3546		2,874,000	13.
14.	Revaluation losses on interest rate, foreign exchange rate, equity, commodity and other contracts.....	3547		22,115,000	14.
		bhct			
15.	Total trading liabilities (sum of items 13 and 14)(must equal Schedule HC, item 15).....	3548		24,989,000	15.

Schedule HC-E—Deposit Liabilities (1)

Dollar Amounts in Thousands

	Bil	Mil	Thou	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting bank holding company:				
BHCB				
a. Demand deposits.....	2210	10,029,000		1.a.
b. NOW, ATS, and other transaction accounts.....	3187	1,087,000		1.b.
c. Money market deposit accounts and other savings accounts.....	2389	83,766,000		1.c.
d. Time deposits of less than \$100,000.....	6648	4,263,000		1.d.
e. Time deposits of \$100,000 or more.....	2604	20,875,000		1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting bank holding company:				
BHOD				
a. Noninterest-bearing balances.....	3189	891,000		2.a.
b. NOW, ATS, and other transaction accounts.....	3187	1,984,000		2.b.
c. Money market deposit accounts and other savings accounts.....	2389	17,621,000		2.c.
d. Time deposits of less than \$100,000.....	6648	2,073,000		2.d.
e. Time deposits of \$100,000 or more.....	2604	2,016,000		2.e.

Memoranda

	BHDM	Bil	Mil	Thou	
1. Brokered deposits less than \$100,000 with a remaining maturity of one year or less	A243		39,426,000		M.1.
2. Brokered deposits less than \$100,000 with a remaining maturity of more than one year.....	A164		279,000		M.2.
3. Time deposits of \$100,000 or more with a remaining maturity of one year or less.....	A242		21,193,000		M.3.
BHFN					
4. Foreign office time deposits with a remaining maturity of one year or less.....	A245		85,956,000		M.4.

(1) The sum of items 1.a through 1.e and items 2.a through 2.e must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2).

Schedule HC-F—Other Assets

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Accrued interest receivable(1).....	B556		4,561,000		1.
2. Net deferred tax assets (2).....	2148		2,698,000		2.
3. Interest-only strips receivable (not in the form of a security) (3) on:					
a. Mortgage loans.....	A519		349,000		3.a.
b. Other financial assets.....	A520		16,000		3.b.
4. Equity securities that DO NOT have readily determinable fair values (4).....	1752		5,655,000		4.
5. Other.....	2168		23,067,000		5.
bhct					
6. Total (sum of items 1 through 5) (must equal Schedule HC, item 11).....	2160		36,346,000		6.

(1) Include accrued interest receivable on loans, losses, 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 HC, item 2.b, or as trading assets in Schedule HC, item 5, as appropriate.

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

Schedule HC-G—Other Liabilities

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Not applicable					
2. Net deferred tax liabilities (1).....	3049		710,000		2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	B557		110,000		3.
4. Other.....	B984		38,854,000		4.
bhct					
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....	2750		39,674,000		5.

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

Schedule HC-H—Interest Sensitivity (1)

Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou
1. Earning assets that are repriceable within one year or mature within one year.....	3197		268,038,000	1.
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year included in item 13.a.(2) and 13.b.(2) on Schedule HC, Balance Sheet.....	3296		238,595,000	2.
3. Long-term debt with a remaining maturity of more than one year but reprices within one year included in items 16 and 19 on Schedule HC, Balance Sheet.....	3298		15,328,000	3.
4. Variable rate preferred stock (includes both limited-life and perpetual preferred stock).....	3408		0	4.
5. Long-term debt reported in Schedule HC, item 19 on the Balance Sheet that is scheduled to mature within one year.....	3409		0	5.

(1) Bank holding companies with foreign offices have the option of excluding the smallest of such non-U.S. offices from coverage in this schedule. Such bank holding companies may omit the smallest of their offices in foreign countries when arrayed by total assets provided that the assets of the excluded offices do not exceed 50 percent of the total assets of the holding company's assets in foreign countries and 10 percent of the holding company's total consolidated assets as of the report date.

Schedule HC-I—Insurance-Related Underwriting Activities (including reinsurance)

Part I—Property and Casualty Underwriting

Schedule HC-I must be completed by all top-tier bank holding companies. (See instructions for additional information.)

Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou
ASSETS				
1. Reinsurance recoverables.....	B988		N/A	1.
2. Total assets.....	C244		N/A	2.
LIABILITIES				
3. Claims and claims adjustment expense reserves.....	B990		N/A	3.
4. Unearned premiums.....	B991		N/A	4.
5. Total equity.....	C245		N/A	5.
6. Net Income.....	C246		N/A	6.

Part II—Life and Health Underwriting

Dollar Amounts in Thousands				
	BHCK	Bil	Mil	Thou
ASSETS				
1. Reinsurance recoverables.....	C247		N/A	1.
2. Separate account assets.....	B992		N/A	2.
3. Total assets.....	C248		N/A	3.
LIABILITIES				
4. Policy holder benefits and contract holder funds.....	B994		N/A	4.
5. Separate account liabilities.....	B996		N/A	5.
6. Total equity.....	C249		N/A	6.
7. Net income.....	C250		N/A	7.

Schedule HC-K—Quarterly Averages

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
ASSETS						
1.	Securities.....	3515		87,610,000		1.
2.	Federal funds sold and securities purchased under agreements to resell.....	3365		8,556,000		2.
3.	Loans and leases.....	3516		407,855,000		3.
4.	a. Trading assets.....	3401		23,935,000		4.a.
	b. Other earning assets.....	B985		20,004,000		4.b.
5.	Total consolidated assets.....	3368		647,879,000		5.
LIABILITIES						
6.	Interest-bearing deposits (domestic).....	3517		123,350,000		6.
7.	Interest-bearing deposits (foreign).....	3404		229,130,000		7.
8.	Federal funds purchased and securities sold under agreements to repurchase.....	3353		29,841,000		8.
9.	All other borrowed money.....	2635		76,560,000		9.
10.	Not applicable					
EQUITY CAPITAL						
11.	Equity capital (excludes limited-life preferred stock).....	3519		67,922,000		11.

For Federal Reserve Bank Use Only		
C.I.		

(Report only transactions with nonrelated institutions)
Schedule HC-L—Derivatives and Off-Balance-Sheet Items

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1.	Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):					
a.	Revolving, open-end loans secured by 1-4 family residential properties, e.g., home equity lines	3814		7,646,000		1.a.
b.	Credit card lines	3815		404,340,000		1.b.
c.	Commercial real estate, construction, and land development:					
(1)	Commitments to fund loans secured by real estate	3816		1,566,000		1.c.(1)
(2)	Commitments to fund loans not secured by real estate	6550		310,000		1.c.(2)
d.	Securities underwriting	3817		371,000		1.d.
e.	Other unused commitments	3818		219,641,000		1.e.
2.	Financial standby letters of credit and foreign office guarantees	6566		30,124,000		2.
a.	Amount of financial standby letters of credit conveyed to others	3820		400,000		2.a.
3.	Performance standby letters of credit and foreign office guarantees	6570		7,639,000		3.
b.	Amount of performance standby letters of credit conveyed to others	3822		1,787,000		3.a.
4.	Commercial and similar letters of credit	3411		5,315,000		4.
5.	Participations in acceptances conveyed to others by the reporting bank holding company	3428		0		5.
6.	Securities lent	3433		26,358,000		6.
7.	Credit derivatives:					
a.	Notional amount of credit derivatives on which the reporting bank holding company or any of its consolidated subsidiaries is the guarantor	A534		58,905,000		7.a.
(1)	Gross positive fair value	C219		277,000		7.a.(1)
(2)	Gross negative fair value	C220		955,000		7.a.(2)
b.	Notional amount of credit derivatives on which the reporting bank holding company or any of its consolidated subsidiaries is the beneficiary	A535		47,782,000		7.b.
(1)	Gross positive fair value	C221		1,295,000		7.b.(1)
(2)	Gross negative fair value	C222		98,000		7.b.(2)
8.	Spot foreign exchange contracts	8765		184,424,000		8.

Schedule HC-L—Continued

		Dollar Amounts in Thousands		
9. All other off-balance-sheet items (exclude derivatives)(include in item 9 the aggregate amount of all other off-balance sheet items that individually exceed 10% of Schedule HC, item 28, "Total equity capital") (itemize and describe in items 9.a through 9.g only amounts that exceed 25% of Schedule HC, item 28)		3430	0	9.
a.	Securities borrowed.....	3432	0	9.a.
b.	Commitments to purchase when-issued securities.....	3434	0	9.b.
c.	Commitments to sell when-issued securities.....	3435	0	9.c.
d.	TEXT			
	6561	6561	N/A	9.d.
e.	TEXT			
	6562	6562	N/A	9.e.
f.	TEXT			
	6568	6568	N/A	9.f.
g.	TEXT			
	6586	6586	N/A	9.g.
10. Not applicable				

Schedule HC-L—Continued

Dollar Amounts in
Thousands

Derivatives position indicators	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
11. Gross amounts (e.g., notional amounts (for each column, sum of items 11.a through 11.e must equal the sum of items 12 and 13):																	
a. Futures contracts	234,810,000				2,677,000				1,130,000				474,000				11.a.
	BHCK 8693				BHCK 8694				BHCK 8695				BHCK 8696				
b. Forward contracts	453,289,000				1,307,016,000				945,000				4,904,000				11.b.
	BHCK 8697				BHCK 8698				BHCK 8699				BHCK 8700				
c. Exchange-traded option contracts:																	
(1) Written options	88,403,000				0				6,149,000				38,000				11.c.(1)
	BHCK 8701				BHCK 8702				BHCK 8703				BHCK 8704				
(2) Purchased options	74,764,000				0				8,899,000				12,000				11.c.(2)
	BHCK 8705				BHCK 8706				BHCK 8707				BHCK 8708				
d. Over-the-counter option contracts:																	
(1) Written options	373,080,000				175,568,000				25,054,000				4,552,000				11.d.(1)
	BHCK 8709				BHCK 8710				BHCK 8711				BHCK 8712				
(2) Purchased options	333,932,000				178,350,000				16,669,000				7,329,000				11.d.(2)
	BHCK 8713				BHCK 8714				BHCK 8715				BHCK 8716				
e. Swaps	4,135,231,000				281,920,000				11,112,000				6,668,000				11.e.
	BHCK 3450				BHCK 3826				BHCK 8719				BHCK 8720				
12. Total gross amount of derivative contracts held for trading	5,577,455,000				1,916,684,000				69,877,000				23,977,000				12.
	BHCK A126				BHCK A127				BHCK 8723				BHCK 8724				
13. Total gross amount of derivative contracts held for purposes other than trading	116,054,000				28,847,000				81,000				0				13.
	BHCK 8725				BHCK 8726				BHCK 8727				BHCK 8728				

Schedule HC-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				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
14. Gross fair values of derivative contracts:																	
a. Contracts held for trading:																	
(1) Gross positive fair value	111,020,000				31,513,000				4,289,000				1,468,000				14.a.(1)
	BHCK 8733				BHCK 8734				BHCK 8735				BHCK 8736				
(2) Gross negative fair value	103,933,000				33,301,000				4,244,000				3,075,000				14.a.(2)
	BHCK 8737				BHCK 8738				BHCK 8739				BHCK 8740				
b. Contracts held for purposes other than trading:																	
(1) Gross positive fair value	5,675,000				433,000				1,000				0				14.b.(1)
	BHCK 8741				BHCK 8742				BHCK 8743				BHCK 8744				
(2) Gross negative fair value	1,493,000				990,000				0				0				14.b.(2)
	BHCK 8745				BHCK 8746				BHCK 8747				BHCK 8748				

Schedule HC-M—Memoranda

Dollar Amounts in Thousands

	NUMBER (UNROUNDED)	BHCK	Bil	Mil	Thou	
1. Total number of bank holding company common shares outstanding.....	3459			1,000		1.
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19) that is issued to unrelated third parties by bank subsidiaries.....	6555			14,267,000		2.
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19) that is issued to unrelated third parties by bank subsidiaries.....	6556			8,222,000		3.
4. Other assets acquired in satisfaction of debts previously contracted.....	6557			1,123,000		4.
5. Securities purchased under agreements to resell netted against securities sold under agreements to repurchase on Schedule HC.....	A288			0		5.
6. Investments in real estate (to be reported only by bank holding companies authorized by the Federal Reserve to have real estate investments).....	3656			15,000		6.
7. Total assets of unconsolidated subsidiaries and associated companies.....	5376			23,345,000		7.
8. Has the bank holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for yes; enter "2" for no.).....	BHCK	C251			2	8.
9. Has the bank holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for yes; enter "2" for no.).....	BHCK	6689			2	9.
10. Did your bank holding company reduce "Customers' liability on acceptances outstanding" by the amount of any participations (even immaterial amounts) in bankers acceptances (Enter "1" for yes; enter "2" for no.).....	BHCK	6019			2	10.
11. Have changes in investments and activities been reported to the Federal Reserve on the Bank Holding Company Report of Changes in Organizational Structure (FR Y-10). This item must be completed only by top-tier bank holding companies. Top-tier bank holding companies must not leave blank or enter "N/A." Lower-tier bank holding companies should report "N/A." The top-tier bank holding company must enter "1" for yes or for no changes to report; or enter "2" for no. If the answer to this question is no, complete the FR Y-10.....	BHCK	6416			2	11.
TEXT	6428	N/A				
Name of bank holding company official verifying FR Y-10 reporting (Please type or print)						Area Code and Phone Number (TEXT 9009)
12. Intangible assets other than goodwill:						
a. Mortgage servicing assets.....				916,000		12.a.
(1) Estimated fair value of mortgage servicing assets.....	6438			919,000		12.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets.....	B026			2,683,000		12.b.
c. All other identifiable intangible assets.....	5507			3,214,000		12.c.
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b).....	bhct					12.d.
13. Other real estate owned:	0426			6,813,000		12.d.
a. Real estate acquired in satisfaction of debts previously contracted.....	BHCK					
b. Other real estate owned.....	2744			534,000		13.a.
c. Total (sum of items 13.a and 13.b) (must equal Schedule HC, item 7).....	2745			20,000		13.b.
14. Other borrowed money:	bhct					
a. Commercial paper.....	2150			554,000		13.c.
b. Other borrowed money with a remaining maturity of one year or less.....	BHCK					
c. Other borrowed money with a remaining maturity of more than one year.....	2309			16,397,000		14.a.
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16).....	2332			23,584,000		14.b.
	2333			35,368,000		14.c.
	bhct					
	3190			75,349,000		14.d.

Schedule HC-M—Continued

15. Does the holding company sell private label or third party mutual funds and annuities? (Enter "1" for yes; enter "2" for no.).....

BHCK	
B569	1

15.

16. Assets under management in proprietary mutual funds and annuities.....

BHCK	Bil	Mil	Thou
B570	23,492,000		

16.

The following three questions (items 17 through 19) will be used to determine if the reporting bank holding company must complete the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12). In most cases, these questions are only applicable to the top-tier BHC. See the line item instructions for further details.

17. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed the lesser of \$200 million (on an acquisition cost basis) or 5 percent of the BHC's consolidated Tier 1 capital as of the report date? (Enter "1" for yes; enter "2" for no.).....

BHCK	
C159	2

17.

If the answer to item 17 is no, your organization does not need to complete the FR Y-12. Skip items 18 and 19. If the answer to item 17 is yes, proceed to items 18 and 19 below.

18. Has the bank holding company made an effective election to become a financial holding company? (Enter "1" for yes; enter "2" for no.).....

BHCK	
C160	N/A

18.

19. Does the bank holding company hold, directly or indirectly, an Edge corporation, agreement corporation, or Small business investment company (SBIC) subsidiary or hold equities under section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act? (Enter "1" for yes; enter "2" for no.).....

BHCK	
C161	N/A

19.

If the answer to either item 18 or item 19 is yes, your organization must complete the FR Y-12. If the answer is no to both items 18 and 19, your organization does not need to complete the FR Y-12.

Memoranda items 20 and 21 are to be completed only by top-tier bank holding companies who have made an effective election to become a **financial** holding company. See the line item instructions for further details.

20. Net assets of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act.....

C252	N/A
------	-----

20.

21. Net assets of insurance underwriting subsidiaries

C253	N/A
------	-----

21.

Schedule HC-N—Past Due and Nonaccrual Loans, Leases , and Other Assets

	(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				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
1. Loans secured by real estate:													
a. Construction, land development, and other land loans in domestic offices.....	2759		8,000		2769		4,000		3492		28,000		1.a.
b. Secured by farmland in domestic offices.....	3493		0		3494		0		3495		0		1.b.
c. Secured by 1-4 family residential properties domestic offices:													
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398		24,000		5399		3,000		5400		17,000		1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens.....	C236		1,781,000		C237		589,000		C229		1,523,000		1.c.(2).(a)
(b) Secured by junior liens.....	C238		209,000		C239		0		C230		190,000		1.c.(2).(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499		2,000		3500		0		3501		8,000		1.d.
e. Secured by nonfarm non-residential properties in domestic offices.....	3502		16,000		3503		0		3504		11,000		1.e.
f. In foreign offices.....	B572		791,000		B573		235,000		B574		1,139,000		1.f.
2. Loans to depository institutions and acceptances of other banks:													
a. U.S. banks and other U.S. depository institutions.....	5377		0		5378		0		5379		0		2.a.
b. Foreign banks.....	5380		2,000		5381		0		5382		99,000		2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594		5,000		1597		0		1583		36,000		3.
4. Commercial and industrial loans.....	1606		882,000		1607		52,000		1608		3,764,000		4.

Schedule HC-N—Continued

	(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			
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
5. Loans to individuals for household, family, and other personal expenditures:												
a. Credit Cards.....	B575	1,662,000			B576	1,112,000			B577	173,000		5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B578	1,625,000			B579	821,000			B580	1,478,000		5.b.
6. Loans to foreign governments and official institutions.....	5389	1,000			5390	0			5391	612,000		6.
7. All other loans.....	5459	74,000			5460	24,000			5461	203,000		7.
8. Lease financing receivables.....	1226	399,000			1227	15,000			1228	589,000		8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0			3506	0			3507	21,000		9.
10. TOTAL (sum of items 1 through 9).....	5524	7,481,000			5525	2,855,000			5526	9,891,000		10.

Amounts reported in Schedule HC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(Column A)				(Column B)				(Column C)			
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....	5612	868,000			5613	1,250,000			5614	1,000		11.
a. Guaranteed portion of loans and leases included in item 11 above.....	5615	836,000			5616	1,143,000			5617	1,000		11.a.

Schedule HC-N—Continued

Memoranda

	(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				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
1. Restructured loans and leases included in items 1 through 8 above (and not reported in Schedule HC-C, Memoranda item 1).....	1658		24,000		1659		0		1661		66,000		M.1.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above.....	6558		0		6559		0		6560		0		M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees above.....	3508		2,053,000		1912		571,000		1913		5,826,000		M.3.
4. Not Applicable													
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above) ...	C240		116,000		C241		58,000		C226		55,000		M.5.

Items 6 is to be reported only by bank holding companies with total consolidated assets of \$1 billion or more, or with \$2 billion or more in par/notional amounts of off-balance-sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).

	(Column A)				(Column B)				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
6. Interest rate, foreign exchange rate, and commodity and equity contracts: Fair value of amounts carried as assets.....	3529		0		3530		0		M.6.

Schedule HC-R—Regulatory Capital

This schedule is to be submitted on a consolidated basis only by the top-tier bank holding company when the total consolidated assets of the company are \$150 million or more.

		Dollar Amounts in Thousands				
		bhcx	Bil	Mil	Thou	
Tier 1 capital						
1.	Total equity capital (from Schedule HC, item 28)	3210		66,639,000		1.
2.	LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value).....	BHCK				
		8434		363,000		2.
3.	LESS: Net unrealized loss on available-for-sale equity securities (1) (report loss as a positive value)	A221		46,000		3.
4.	LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value).....	4336		1,311,000		4.
5.	LESS: Nonqualifying perpetual preferred stock	B588		0		5.
6.	Qualifying minority interests in consolidated subsidiaries	B589		1,833,000		6.
7.	LESS: Disallowed goodwill and other disallowed intangible assets	B590		23,491,000		7.
8.	Subtotal (sum of items 1 and 6, less items 2,3,4,5 and 7).....	C227		43,261,000		8.
9.a	LESS: Disallowed servicing assets and purchased credit card relationships	B591		89,000		9.a
9.b	LESS: Disallowed deferred tax assets	5610		0		9.b
10.	Other additions to (deductions from) Tier 1 capital	B592		(290,000)		10.
11.	Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274		42,882,000		11.
Tier 2 Capital						
12.	Qualifying subordinated debt and redeemable preferred stock	5306		14,627,000		12.
13.	Cumulative perpetual preferred stock includible in Tier 2 capital	B593		0		13.
14.	Allowance for loan and lease losses includible in Tier 2 capital	5310		6,349,000		14.
15.	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221		0		15.
16.	Other Tier 2 capital components	B594		(12,000)		16.
17.	Tier 2 capital (sum of items 12 through 16)	5311		20,964,000		17.
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	8275		20,964,000		18.
19.	Tier 3 Capital allocated for market risk	1395		0		19.
20.	LESS: Deductions for total risk-based capital	B595		0		20.
21.	Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792		63,846,000		21.
Total Assets for leverage ratio						
22.	Average total assets (from Schedule HC-K, item 5)	3368		647,879,000		22.
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590		23,491,000		23.
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591		89,000		24.
25.	LESS: Disallowed deferred tax assets (from item 9.b above)	5610		0		25.
26.	LESS: Other deductions from assets for leverage capital purposes	BHCK				
		B596		3,078,000		26.
27.	Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224		621,221,000		27.
28.-30.	Not applicable					
Capital ratios						
31.	Tier 1 leverage ratio (item 11 divided by item 27)	BHCK	Percentage			
		7204	6.90 %			31.
32.	Tier 1 risk-based capital ratio (item 11 divided by item 62)	7206	8.55 %			32.
33.	Total risk-based capital ratio (item 21 divided by item 62)	7205	12.73 %			33.

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

Schedule HC-R—Continued

Bank holding companies 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 HC-R, each bank holding company should decide for itself how detailed a risk-weighted analysis it wishes to perform. In other words, a bank holding company 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).

																			C000
(Column A) Totals (from Schedule HC)			(Column B) Items Not Subject to Risk-Weighting			(Column C)			(Column D)			(Column E)			(Column F)				
Allocation by Risk Weight Category																			
						0%			20%			50%			100%				
Dollar Amounts in Thousands																			
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		
Balance Sheet Asset Categories			BHCE			BHC0			BHC2			BHC5			BHC9				
34. Cash and due from depository institutions (Column A equals the sum of Schedule HC, items 1.a, 1.b.(1) and 1.b.(2)).....	BHCK 0010					9,860,000			15,997,000						1,719,000			34.	
	26,445,000																		
	BHCK 1754																		
35. Held-to-maturity securities.....	69,000		0			0			0			0			69,000			35.	
	BHCK 1773																		
36. Available-for-sale securities.....	87,389,000		2,313,000			50,144,000			18,786,000			3,478,000			12,668,000			36.	
	BHCK C225																		
37. Federal funds sold and securities purchased under agreements to resell	14,999,000					8,676,000			5,778,000						545,000			37.	
	BHCT 5369																		
38. Loans and leases held for sale.....	12,164,000		0			481,000			1,573,000			3,610,000			6,500,000			38.	
	BHCT B528																		
39. Loans and leases, net of unearned income (1).....	402,643,000		(2,080,000)			7,325,000			31,708,000			68,015,000			297,675,000			39.	
	BHCX 3123																		
40. LESS: Allowance for loan and lease losses.....	10,720,000		10,720,000															40.	
	BHCX 3545																		
41. Trading assets.....	49,204,000		49,204,000			0			0			0			0			41.	
	BHCK B639																		
42. All other assets (2).....	73,101,000		25,611,000			2,086,000			7,412,000			926,000			37,066,000			42.	
	BHCT 2170																		
43. Total assets (sum of items 34 through 42).....	655,294,000		64,328,000			78,572,000			81,254,000			76,029,000			356,242,000			43.	

1. Include any allocated transfer risk reserve in column B.

2. Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

Schedule HC-R—Continued

	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)			(Column C)			(Column D)			(Column E)			(Column F)					
	Allocation by Risk Weight Category									0%			20%			50%			100%			
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
Dollar Amounts in Thousands																						
Derivatives and Off-Balance Sheet Items	BHCK B546				BHCE			BHC0			BHC2			BHC5			BHC9					
44. Financial standby letters of credit...	30,124,000			1.00 or 12.5 ²	30,124,000			10,172,000			2,843,000			25,000			17,084,000					
45. Performance standby letters of credit.....	7,639,000			.50	3,819,500			236,500			320,000			6,000			3,257,000					
46. Commercial and similar letters of credit.....	5,315,000			.20	1,063,000			49,000			257,000			0			757,000					
47. Risk participations in bankers acceptances acquired by the reporting institution.....	0			1.00	0			0			0			0			0					
48. Securities lent.....	26,358,000			1.00	26,358,000			26,204,000			111,000			0			43,000					
49. Retained recourse on small business obligations sold with recourse.....	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 (3)	394,990			7.86	3,103,000												3,103,000					
51. All other financial assets sold with recourse.....	7,507,000			1.00	7,507,000			0			0			684,000			6,823,000					
52. All other off-balance sheet liabilities.....	211,000			1.00	211,000			6,000			35,000			8,000			162,000					
53. Unused commitments with an original maturity exceeding one year.....	74,165,000			.50	37,082,500			1,045,500			3,539,000			1,076,000			31,422,000					
54. Derivative contracts.....								67,485,000			2,028,000			26,864,000			38,593,000					

(1) Column A multiplied by credit conversion factor.

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

See instructions for further information.

(3) Or institution-specific factor.

Schedule HC-R—Continued

														(Column C)	(Column D)			(Column E)			(Column F)				
														Allocation by Risk Weight Category											
														0%			20%			50%			100%		
														Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Totals																									
55.	Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54).....													BHCK B696	BHCK B697			BHCK B698			BHCK B699			55.	
														118,313,000	115,223,000			116,421,000			418,893,000				
56.	Risk weight factor.....													x 0%	x 20%			x 50%			x 100%			56.	
57.	Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56).....													BHCK B700	BHCK B701			BHCK B702			BHCK B703			57.	
														0	23,044,600			58,210,500			418,893,000				
58.	Market risk equivalent assets.....																						BHCK 1651	58.	
																							5,936,000		
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).....																						BHCK B704	59.	
																							506,084,100		
60.	LESS: Excess allowance for loan and lease losses.....																						BHCK A222	60.	
																							4,327,000		
61.	LESS: Allocated transfer risk reserve.....																						BHCK 3128	61.	
																							160,000		
62.	Total risk-weighted assets (item 59 minus items 60 and 61).....																						BHCK A223	62.	
																							501,597,100		

Dollar Amounts in Thousands

Schedule HC-R—Continued

Memoranda

Dollar Amounts in Thousands

BHCK	Bil	Mil	Thou
8764	33,475,000		

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards..... M.1.

With a remaining maturity of															
(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
BHCK	Tril	Bil	Mil	Thou	BHCK	Tril	Bil	Mil	Thou	BHCK	Tril	Bil	Mil	Thou	
3809	2,037,868,000				8766	1,629,775,000				8767	1,123,774,000				M.2.a.
3812	1,413,730,000				8769	190,024,000				8770	88,731,000				M.2.b.
8771	5,313,000				8772	5,445,000				8773	2,198,000				M.2.c.
8774	4,000				8775	0				8776	0				M.2.d.
8777	2,738,000				8778	6,302,000				8779	125,000				M.2.e.
A000	16,637,000				A001	40,950,000				A002	4,203,000				M.2.f.

2. Notional principal amounts of derivative contracts: (1)

- a. Interest rate contracts
- b. Foreign exchange contracts
- c. Gold contracts
- d. Other precious metals contracts
- e. Other commodity contracts
- f. Equity derivative contracts

3. Perpetual preferred stock (including related surplus):

- a. Perpetual preferred stock eligible for inclusion in Tier 1 capital:
 - (1) Noncumulative perpetual preferred stock
 - (2) Cumulative perpetual preferred stock
 - b. Cumulative preferred stock (e.g., trust preferred securities) included and reported in "Minority interest in consolidated subsidiaries and similar items," on Schedule HC
4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 27)
5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 27):
- a. In the form of perpetual preferred stock
 - b. In the form of common stock

BHCK	Bil	Mil	Thou	
5479	0			3.a.(1)
5990	0			3.a.(2)
A507	1,083,000			3.b.
2771	0			4.
5483	0			5.a.
5484	0			5.b.

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

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

All of Schedule HC-S is to be completed beginning June 30, 2001.

		C000 <																					
		(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 and Leases			
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Securitization Activities																							
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....		BHCK B705			BHCK B706			BHCK B707			BHCK B708			BHCK B709			BHCK B710			BHCK B711			1.
		82,131,000			665,000			64,232,000			1,596,000			311,000			20,000			2,464,000			
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:																							
a. Retained interest-only strips (included in HC-B, HC-D, or HC-F).....		BHCK B712			BHCK B713			BHCK B714			BHCK B715			BHCK B716			BHCK B717			BHCK B718			2.a.
		370,000			0			311,000			242,000			9,000			0			1,000			
b. Standby letters of credit, subordinated securities, and other enhancements.....		BHCK B719			BHCK B720			BHCK B721			BHCK B722			BHCK B723			BHCK B724			BHCK B725			2.b.
		1,950,000			19,000			1,251,000			564,000			6,000			1,000			160,000			
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1.....		BHCK B726			BHCK B727			BHCK B728			BHCK B729			BHCK B730			BHCK B731			BHCK B732			3.
		19,000			1,000			113,000			0			0			0			0			
4. Past due loan amounts included in item 1:																							
a. 30-89 days past due.....		BHCK B733			BHCK B734			BHCK B735			BHCK B736			BHCK B737			BHCK B738			BHCK B739			4.a.
		2,498,000			6,000			1,582,000			85,000			4,000			0			1,000			
b. 90 days or more past due.....		BHCK B740			BHCK B741			BHCK B742			BHCK B743			BHCK B744			BHCK B745			BHCK B746			4.b.
		1,246,000			0			1,244,000			16,000			3,000			0			1,000			
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.....		BHCK B747			BHCK B748			BHCK B749			BHCK B750			BHCK B751			BHCK B752			BHCK B753			5.a.
		102,000			0			3,023,000			163,000			0			0			3,000			
b. Recoveries.....		BHCK B754			BHCK B755			BHCK B756			BHCK B757			BHCK B758			BHCK B759			BHCK B760			5.b.
		3,000			0			225,000			0			0			0			1,000			

Schedule HC-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 and Leases			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands																						
6. Amount of ownership (or seller's) interests carried as:																						
a. Securities (included in HC-B).....				BHCK B761			BHCK B762									BHCK B763						6.a.
				0			0									0						
b. Loans (included in HC-C).....				BHCK B500			BHCK B501									BHCK B502						6.b.
				104,000			11,304,000									0						
7. Past due loan amounts included in interests reported in item 6.a:																						
a. 30-89 days past due.....				BHCK B764			BHCK B765									BHCK B766						7.a.
				0			0									0						
b. 90 days or more past due.....				BHCK B767			BHCK B768									BHCK B769						7.b.
				0			0									0						
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date)																						
a. Charge-offs.....				BHCK B770			BHCK B771									BHCK B772						8.a.
				0			0									0						
b. Recoveries.....				BHCK B773			BHCK B774									BHCK B775						8.b.
				0			0									0						
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions																						
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	BHCK B776			BHCK B777			BHCK B778			BHCK B779			BHCK B780			BHCK B781			BHCK B782			9.
	6,000			0			0			0			0			0			12,000			
10. Reporting institution's unused commitments to provide liquidity to other institution's securitization structures.....	BHCK B783			BHCK B784			BHCK B785			BHCK B786			BHCK B787			BHCK B788			BHCK B789			10.
	0			0			0			0			0			0			279,000			
Asset Sales																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....	BHCK B790			BHCK B791			BHCK B792			BHCK B793			BHCK B794			BHCK B795			BHCK B796			11.
	20,000			0			26,000			0			0			6,000			0			
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11...	BHCK B797			BHCK B798			BHCK B799			BHCK B800			BHCK B801			BHCK B802			BHCK B803			12.
	20,000			0			2,000			0			0			1,000			0			

Schedule HC-S—Continued

Memoranda

Dollar Amounts in Thousands

	BHCK	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.....	A249		0		M.1.a.
	bhct				
b. Amount of retained recourse or other seller-provided credit enhancements on these obligations as of the report date.....	A250		0		M.1.b.
2. Outstanding principal balance of assets serviced for others:					
	BHCK				
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804		3,258,000		M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805		77,853,000		M.2.b.
c. Other financial assets (1).....	A591		69,049,000		M.2.c.
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 holding company.....	B806		1,109,000		M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....	B807		18,000		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 holding company.....	B808		33,100,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....	B809		0		M.3.b.(2)

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.

Notes to the Balance Sheet

Enter in the lines provided below any additional information on specific line items on the balance sheet or its supporting schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-S.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has guaranteed a new loan for its leveraged Employee Stock Ownership Plan (ESOP) for \$750 thousand and that amount has increased the bank holding company's long-term unsecured debt by a material amount. The bank holding company has disclosed that change to its stockholders and to the SEC. Enter on the line item below the following information:

TEXT	BHCK	Bil	Mil	Thou
0000 Sch. HC, item 16, New loan to holding company's ESOP guaranteed				
by bank holding company				
	0000			750

Notes to the Balance Sheet

		Dollar Amount in Thousands				
TEXT	BHCK	Bil	Mil	Thou		
1. 5356						
	5356			N/A	1.	
2. 5357						
	5357			N/A	2.	
3. 5358						
	5358			N/A	3.	
4. 5359						
	5359			N/A	4.	
5. 5360						
	5360			N/A	5.	
6. B027						
	B027			N/A	6.	
7. B028						
	B028			N/A	7.	
8. B029						
	B029			N/A	8.	
9. B030						
	B030			N/A	9.	
10. B031						
	B031			N/A	10.	

Notes to the Balance Sheet—Continued

		Dollar Amounts in Thousands				
TEXT		BHCK	Bil	Mil	Thou	
11.	B032					
		B032			N/A	11.
12.	B033					
		B033			N/A	12.
13.	B034					
		B034			N/A	13.
14.	B035					
		B035			N/A	14.
15.	B036					
		B036			N/A	15.
16.	B037					
		B037			N/A	16.
17.	B038					
		B038			N/A	17.
18.	B039					
		B039			N/A	18.
19.	B040					
		B040			N/A	19.
20.	B041					
		B041			N/A	20.