

Board of Governors of the Federal Reserve System

**Consolidated Financial Statements for
Bank Holding Companies ^{3/4} 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 **\$500** million or more. In addition, bank holding companies meeting certain criteria 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. 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: Each bank holding company's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Consolidated Financial Statements for Bank Holding Companies. The Consolidated Financial Statements for Bank Holding Companies are to be prepared in accordance with instructions provided by the Federal Reserve System. The Consolidated Financial Statements for Bank Holding Companies must be signed and attested by the Chief Financial Officer (CFO) of the reporting bank holding company (or by the individual performing this equivalent function).

I, the undersigned CFO (or equivalent) of the named bank holding company, attest that the Consolidated Financial Statements for Bank Holding Companies (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Date of Report:

March 31, 2009

Month / Date / Year (BHCK 9999)

Edward J. Kelly III
Printed Name of Chief Financial Officer (or Equivalent) (BHCK C490)

Citigroup, Inc.
Legal Title of Bank Holding Company (TEXT 9010)

Signature of Chief Financial Officer (or Equivalent)

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)

Bank holding companies must maintain in their files a manually signed and attested printout of the data submitted.

Person to whom questions about this report should be directed:

Peter Bieszard/Vice President
Name / Title (BHTX 8901)

212-559-4118
Area Code / Phone Number (BHTX 8902)

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C.I.	_____	S.F. _____

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:					
	(a) Loans secured by 1-4 family residential properties	4435		3,113,000		1.a.(1)(a)
	(b) All other loans secured by real estate	4436		317,000		1.a.(1)(b)
	(c) All other loans	F821		3,614,000		1.a.(1)(c)
	(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059		5,999,000		1.a.(2)
b.	Income from lease financing receivables	4065		47,000		1.b
c.	Interest income on balances due from depository institutions (1)	4115		432,000		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		140,000		1.d.(1)
	(2) Mortgage-backed securities	B489		699,000		1.d.(2)
	(3) All other securities	4060		2,295,000		1.d.(3)
e.	Interest income from trading assets	4069		2,957,000		1.e.
f.	Interest income on federal funds sold and securities purchased under agreements to resell	4020		888,000		1.f.
g.	Other interest income	4518		108,000		1.g.
h.	Total interest income (sum of items 1.a through 1.g)	4107		20,609,000		1.h.
2.	Interest expense					
a.	Interest on deposits:					
	(1) In domestic offices:					
	(a) Time deposits of \$100,000 or more	A517		265,000		2.a.(1)(a)
	(b) Time deposits of less than \$100,000	A518		169,000		2.a.(1)(b)
	(c) Other deposits	6761		355,000		2.a.(1)(c)
	(2) In foreign offices, Edge and Agreement subsidiaries and IBFs	4172		1,729,000		2.a.(2)
b.	Expense on federal funds purchased and securities sold under agreements to repurchase	4180		1,119,000		2.b.
c.	Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures).....	4185		3,008,000		2.c.
d.	Interest on subordinated notes and debentures and on mandatory convertible securities.....	4397		332,000		2.d.
e.	Other interest expense.....	4398		435,000		2.e.
f.	Total interest expense (sum of items 2.a through 2.e).....	4073		7,412,000		2.f.
3.	Net interest income (item 1.h minus item 2.f).....	4074		13,197,000		3.
4.	Provision for loan and lease losses (from Schedule HI-B, part II, item 5).....	4230		9,915,000		4.
5.	Noninterest income:					
a.	Income from fiduciary activities.....	4070		342,000		5.a.
b.	Service charges on deposit accounts in domestic offices.....	4483		170,000		5.b.
c.	Trading revenue (2).....	A220		4,226,000		5.c.
d.	(1) Fees and commissions from securities brokerage	C886		6,000		5.d.(1)
	(2) Investment banking, advisory, and underwriting fees and commissions.....	C888		2,538,000		5.d.(2)
	(3) Fees and commissions from annuity sales	C887		6,000		5.d.(3)
	(4) Underwriting income from insurance and reinsurance activities	C386		505,000		5.d.(4)
	(5) Income from other insurance activities	C387		250,000		5.d.(5)
e.	Venture capital revenue.....	B491		(536,000)		5.e.
f.	Net servicing fees.....	B492		764,000		5.f.
g.	Net securitization income.....	B493		135,000		5.g.
h.	Not applicable					
i.	Net gains (losses) on sales of loans and leases.....	8560		300,000		5.i.
j.	Net gains (losses) on sales of other real estate owned.....	8561		(90,000)		5.j.
k.	Net gains (losses) on sales of other assets (excluding securities).....	B496		403,000		5.k.
l.	Other noninterest income (3).....	B497		2,773,000		5.l.
m.	Total noninterest income (sum of items 5.a through 5.l).....	4079		11,792,000		5.m.

(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.e.

(3) See Schedule HI, memoranda item 6.

Schedule HI^{3/4}Continued

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
6. a. Realized gains (losses) on held-to-maturity securities	3521		0		6.a.
b. Realized gains (losses) on available-for-sale securities	3196		9,000		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits	4135		6,456,000		7.a.
b. Expense on premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		1,150,000		7.b.
c. (1) Goodwill impairment losses	C216		0		7.c.(1)
(2) Amortization expense and impairment for other intangible assets	C232		333,000		7.c.(2)
d. Other noninterest expense (4)	4092		4,749,000		7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093		12,688,000		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		2,395,000		8.
9. Applicable income taxes (foreign and domestic)	4302		785,000		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	4300		1,610,000		10.
11. Extraordinary items and other adjustments, net of income taxes (5)	4320		(33,000)		11.
12. Net income (loss) attributable to bank holding company and noncontrolling (minority) interests (sum of items 10 and 11).....	G104		1,577,000		12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103		(16,000)		13.
14. Net income (loss) attributable to bank holding company (item 12 minus item 13)	4340		1,593,000		14.

(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		13,294,000		M.1.
2. Net income before income taxes, extraordinary items, and other adjustments (Item 8 above) on a fully taxable equivalent basis.....	4592		2,492,000		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		18,000		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		214,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	BHCK	Number			
	4150		334,693		M.5.
6. Other noninterest income (from schedule HI, 5.1 above) (only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 5.I):					

	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. Net change in the fair values of financial instruments accounted for under a fair value option	F229		0		M.6.f.
g. Bank card and credit card interchange fees.....	F555		206,000		M.6.g.
h. TEXT					
8562 Translation on Foreign Debt	8562		2,435,000		M.6.h.
i. TEXT					
8563	8563		0		M.6.i.
j. TEXT					
8564	8564		0		M.6.j.

Schedule HI^{3/4} Continued

MEMORANDA (continued)

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
7. Other noninterest expense (from schedule HI, 7.d above) (only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 7.d):						
a.	Data processing expenses.....	C017		501,000		M.7.a.
b.	Advertising and marketing expenses.....	0497		343,000		M.7.b.
c.	Directors' fees.....	4136		0		M.7.c.
d.	Printing, stationery, and supplies.....	C018		293,000		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		299,000		M.7.g.
h.	Accounting and auditing expenses.....	F556		0		M.7.h.
i.	Consulting and advisory expenses.....	F557		157,000		M.7.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558		0		M.7.j.
k.	Telecommunications expenses.....	F559		1,179,000		M.7.k.
l.	TEXT					
	8565 Policyholder benefits and claims	8565		332,000		M.7.l.
m.	TEXT					
	8566	8566		0		M.7.m.
n.	TEXT					
	8567	8567		0		M.7.n.
8. Extraordinary items and other adjustments (from Schedule HI, item 11) (itemize all extraordinary items and other adjustments):						
a. (1)	TEXT					
	3571 Discontinued Operations	3571		(30,000)		M.8.a.(1)
(2)	Applicable income tax effect	BHCK	3572	3,000		M.8.a.(2)
b. (1)	TEXT					
	3573	3573		0		M.8.b.(1)
(2)	Applicable income tax effect	BHCK	3574	0		M.8.b.(2)
c. (1)	TEXT					
	3575	3575		0		M.8.c.(1)
(2)	Applicable income tax effect	BHCK	3576	0		M.8.c.(2)
9. Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e 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		4,803,000		M.9.a.
b.	Foreign exchange exposures	8758		890,000		M.9.b.
c.	Equity security and index exposures	8759		1,077,000		M.9.c.
d.	Commodity and other exposures	8760		699,000		M.9.d.
e.	Credit exposures	F186		(3,243,000)		M.9.e.
10. 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	C889		4,000		M.10.a.
b.	Net gains (losses) on credit derivatives held for purposes other than trading	C890		0		M.10.b.
11. Credit losses on derivatives (see instructions)						
		A251		145,000		M.11.
Memorandum item 12 is to be completed by bank holding companies with \$1 billion or more in total assets. (1)						
12. a.	Income from the sale and servicing of mutual funds and annuities (in domestic offices)	8431		246,000		M.12.a.
b.	(1) Premiums on insurance related to the extension of credit	C242		40,000		M.12.b.(1)
	(2) All other insurance premiums	C243		465,000		M.12.b.(2)
c.	Benefits, losses, and expenses from insurance-related activities	B983		613,000		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 "0" for no).....						
		BHCK				
		A530		0		M.13.

(1) The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2008.

Schedule HI^{3/4}Continued

MEMORANDA (continued)

Memorandum item 14 is to be completed by bank holding companies that have elected to account for assets and liabilities under a fair value option.

	BHCK	Bil	Mil	Thou	
14. 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.....	F551		1,443,000		M.14.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552		(14,000)		M.14.a.(1)
b. Net gains (losses) on liabilities.....	F553		1,375,000		M.14.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554		180,000		M.14.b.(1)
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method.....	C409		3,000		M.15.

Memorandum item 16 is to be completed by bank holding companies that are required to complete Schedule HC-C, Memorandum items 6.b. and 6.c.

	BHCK	Bil	Mil	Thou	
16. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.(1)(a)).....	F228		0		M.16.

Schedule HI-A^{3/4}Changes in Bank Holding Company Equity Capital

Dollar Amounts in Thousands					
	BHCK	Bil	Mil	Thou	
1. Total bank holding company equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....	3217		141,630,000		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		141,630,000		3.
	bhct				
4. Net income (loss) attributable to bank holding company (must equal Schedule HI, item 14).....	4340		1,593,000		4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK				
a. Sale of perpetual preferred stock, gross.....	3577		3,582,000		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		3,587,000		7.
8. LESS: Purchase of treasury stock.....	4783		1,000		8.
9. Changes incident to business combinations, net.....	4356		0		9.
10. LESS: Cash dividends declared on preferred stock.....	4598		1,064,000		10.
11. LESS: Cash dividends declared on common stock.....	4460		63,000		11.
12. Other comprehensive income (1).....	B511		(1,405,000)		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		(3,925,000)		14.
15. Total bank holding company 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 Schedule HC, item 27.a).....	bhct				
	3210		143,934,000		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 pension and other postretirement plan related changes other than net periodic benefit cost.

Schedule HI-B^{3/4} Charge-Offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands

	Charge-offs ¹ (Column A)			Recoveries (Column B)			
	BHCK	Bil	Thou	BHCK	Bil	Thou	
I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	C891	1,000		C892	0		1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893	11,000		C894	0		1.a.(2)
b. Secured by farmland in domestic offices.....	3584	0		3585	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.....	5411	306,000		5412	2,000		1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:							
(a) Secured by first liens.....	C234	947,000		C217	2,000		1.c.(2).(a)
(b) Secured by junior liens.....	C235	727,000		C218	8,000		1.c.(2).(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	5,000		3589	1,000		1.d.
e. Secured by nonfarm nonresidential properties in in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0		C896	0		1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	3,000		C898	0		1.e.(2)
f. In foreign offices.....	B512	82,000		B513	12,000		1.f.
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		2.a.
b. To foreign banks.....	4654	5,000		4664	0		2.b.
3. Loans to finance agricultural production and other loans to farmers.....	4655	1,000		4665	0		3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	4645	1,420,000		4617	14,000		4.a.
b. To non-U.S. addressees (domicile).....	4646	88,000		4618	32,000		4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B514	1,780,000		B515	163,000		5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B516	1,945,000		B517	133,000		5.b.
6. Loans to foreign governments and official institutions.....	4643	0		4627	0		6.
7. All other loans.....	4644	333,000		4628	9,000		7.
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0		F187	0		8.a.
b. All other leases	C880	5,000		F188	1,000		8.b.
9. Total (sum of items 1 through 8).....	4635	7,659,000		4605	377,000		9.

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

Schedule HI-B^{3/4}Continued

MEMORANDA

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.....
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above).....

Charge-offs ¹ (Column A)				Recoveries (Column B)			
BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
5409			0	5410			0
4652		82,000		4662		12,000	

M.1.
M.2.

Memorandum item 3 is to be completed by (1) bank holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the institutions) that exceed \$500 million as of the report date or (2) bank holding companies (as defined in the instructions).

3. Uncollectable 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)

Dollar Amounts in Thousands

BHCK	Bil	Mil	Thou
C388		303,000	

M.3.

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)
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above)
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above..... less Schedule HI-B, part II, item 4).....
4. Less: Write-downs arising from transfers of loans to a held-for-sale account.....
5. Provision for loan and lease losses (must equal Schedule HI, item 4).....
6. Adjustments (see instructions for this schedule).....
7. Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule HC, item 4.c)

Dollar Amounts in Thousands

BHCK	Bil	Mil	Thou
B522		29,616,000	
bhct			
4605		377,000	
C079		7,659,000	
BHCK			
5523		0	
bhct			
4230		9,915,000	
C233		(546,000)	
bhct			
3123		31,703,000	

1.
2.
3.
4.
5.
6.
7.

MEMORANDA

1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7

Memorandum items 2 and 3 are to be completed by (1) bank holding companies that, together with affiliated institutions, have outstanding credit card receivables (as Defined in the institutions) that exceed \$500 million as of the report date or (2) bank holding companies that on a consolidated basis are credit card speciality holding companies (as defined in the instructions).

2. Separate valuation allowance for uncollectable retail credit card fees and finance charges
3. Amount of allowance for uncollectable retail credit card fees and finance charges and finance charges (included in Schedule HC, item 4.c and Schedule HI-B, part II, item 7)

Memorandum item 4 is to be completed by all bank holding companies.

4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, above)

Dollar Amounts in Thousands

BHCK	Bil	Mil	Thou
C435		0	
C389		297,000	
C390		0	
C781		143,000	

M.1.
M.2.
M.3.
M.4.

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

Notes to the Income Statement^{3/4} Predecessor Financial Items

For bank holding companies involved in a business combination(s) during the quarter, provide on the lines below income statement information for any acquired company(ies) with aggregated assets of \$10 billion or more or 5 percent of the reporting bank holding company's total consolidated assets as of the previous quarter-end, whichever is less. Information should be reported year-to-date of acquisition.

		Dollar Amounts in Thousands			
		BHBC Bil	Mil	Thou	
1.	Total interest income.....	4107		N/A	1.
	a. Interest income on loans and leases.....	4094		N/A	1.a.
	b. Interest income on investment securities.....	4218		N/A	1.b.
2.	Total interest expense.....	4073		N/A	2.
	a. Interest expense on deposits.....	4421		N/A	2.a.
3.	Net interest income	4074		N/A	3.
4.	Provision for loan and lease losses.....	4230		N/A	4.
5.	Total noninterest income.....	4079		N/A	5.
	a. Income from fiduciary activities.....	4070		N/A	5.a.
	b. Trading revenue.....	A220		N/A	5.b.
	c. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	B490		N/A	5.c.
	d. Venture capital revenue.....	B491		N/A	5.d.
	e. Net securitization income.....	B493		N/A	5.e.
	f. Insurance commissions and fees.....	B494		N/A	5.f.
6.	Realized gains (losses) on held-to-maturity and available-for-sale securities.....	4091		N/A	6.
7.	Total noninterest expense.....	4093		N/A	7.
	a. Salaries and employee benefits.....	4135		N/A	7.a.
	b. Goodwill impairment losses.....	C216		N/A	7.b.
8.	Income (loss) before taxes, extraordinary items, and other adjustments.....	4301		N/A	8.
9.	Applicable income taxes.....	4302		N/A	9.
10.	Noncontrolling (minority) interest.....	4484		N/A	10.
11.	Extraordinary items, net of applicable income taxes and minority interest.....	4320		N/A	11.
12.	Net income (loss).....	4340		N/A	12.
13.	Cash dividends declared.....	4475		N/A	13.
14.	Net charge-offs.....	6061		N/A	14.
15.	Net interest income (item 3 above) on a fully taxable equivalent basis.....	4519		N/A	15.

Notes to the Income Statement^{3/4}Other

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^{3/4}Other

		Dollar amount in thousands			
TEXT		BHCK	Bil	Mil	Thou
1. 5351	HI-A Line 2- Opening adjustment to Retained Earnings for cumulative effect of adoption of FSP FAS 115-2	5351		413,000	1.
2. 5352	HI-A Line 2- Opening adjustment to Accumulated Other Comprehensive Income for cumulative effect of adoption of FSP FAS 115-2	5352		(413,000)	2.
3. 5353					
		5353		N/A	3.
4. 5354					
		5354		N/A	4.
5. 5355					
		5355		N/A	5.
6. B042					
		B042		N/A	6.
7. B043					
		B043		N/A	7.
8. B044					
		B044		N/A	8.
9. B045					
		B045		N/A	9.
10. B046					
		B046		N/A	10.

Notes to the Income Statement^{3/4}Other, 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. _____

Citigroup, Inc.

Name of Bank Holding Company

Consolidated Financial Statements for Bank Holding Companies

Report at the close of business March 31, 2009

Schedule HC¾ 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		31,063,000		1.a.
b.	Interest-bearing balances: (2)					
(1)	In U.S. offices.....	0395		97,419,000		1.b.(1)
(2)	In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0397		62,084,000		1.b.(2)
2.	Securities :					
a.	Held-to-maturity securities (from Schedule HC-B, column A).....	1754		60,760,000		2.a.
b.	Available-for-sale securities (from Schedule HC-B, column D).....	1773		162,923,000		2.b.
3.	Federal funds sold and securities purchased under agreements to resell:					
a.	Federal funds sold in domestic offices.....	BHDM	B987	95,000		3.a.
b.	Securities purchased under agreements to resell (3).....	BHCK	B989	179,508,000		3.b.
4.	Loans and lease financing receivables:					
a.	Loans and leases held for sale.....		5369	10,110,000		4.a.
b.	Loans and leases, net of unearned income.....	B528		675,474,000		4.b.
c.	LESS: Allowance for loan and lease losses.....	3123		31,703,000		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		643,771,000		4.d.
5.	Trading assets (from Schedule HC-D).....	3545		331,716,000		5.
6.	Premises and fixed assets (including capitalized leases).....	2145		8,986,000		6.
7.	Other real estate owned (from Schedule HC-M).....	2150		2,556,000		7.
8.	Investments in unconsolidated subsidiaries and associated companies.....	2130		7,971,000		8.
9.	Not applicable					
10.	Intangible assets:					
a.	Goodwill.....	3163		26,410,000		10.a.
b.	Other intangible assets (from Schedule HC-M).....	0426		19,093,000		10.b.
11.	Other assets (from Schedule HC-F).....	2160		178,113,000		11.
12.	Total assets (sum of items 1 through 11).....	2170		1,822,578,000		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 HC¾Continued

Dollar Amounts in Thousands

	BHDM	Bil	Mil	Thou	
LIABILITIES					
13. Deposits:					
a. In domestic offices (from Schedule HC-E):					
(1) Noninterest-bearing (1).....	6631		78,008,000		13.a.(1)
(2) Interest-bearing.....	6636		219,769,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:					
(1) Noninterest-bearing.....	BHFN	6631	36,602,000		13.b.(1)
(2) Interest-bearing.....	BHFN	6636	428,317,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices (2).....					
b. Securities sold under agreements to repurchase (3).....	BHDM	B993	3,820,000		14.a.
15. Trading liabilities (from Schedule HC-D).....	BHCK	B995	180,983,000		14.b.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....		3548	130,826,000		15.
17. Not applicable					
18. Not applicable					
19. a. Subordinated notes and debentures (4).....		3190	402,203,000		16.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....		4062	26,744,000		19.a.
20. Other liabilities (from Schedule HC-G).....		C699	24,694,000		19.b.
21. Total liabilities (sum of items 13 through 20).....		2750	144,685,000		20.
22. Not applicable		2948	1,676,651,000		21.
EQUITY CAPITAL					
Bank Holding Company Equity Capital					
23. Perpetual preferred stock and related surplus.....		3283	74,246,000		23.
24. Common stock (par value).....		3230	57,000		24.
25. Surplus (exclude all surplus related to preferred stock).....		3240	16,525,000		25.
26. a. Retained earnings.....		3247	86,115,000		26.a.
b. Accumulated other comprehensive income (5).....		B530	(27,013,000)		26.b.
c. Other equity capital components (6).....		A130	(5,996,000)		26.c.
27. a. Total bank holding company equity capital (sum of items 23 through 26.c).....		3210	143,934,000		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	1,993,000		27.b.
28. Total equity capital (sum of items 27.a and 27.b).....		G105	145,927,000		28.
29. Total liabilities and equity capital (sum of items 21 and 28).....		3300	1,822,578,000		29.

MEMORANDA (to be completed annually by bank holding companies for the December 31 report date)

1. Has the bank holding company engaged in a full-scope independent external audit at any time during the calendar year? (Enter "1" for yes, enter "0" for no)

BHCK	
C884	N/A

 M.1
2. If response to Memoranda item 1 is yes, indicate below the name and address of the bank holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner.(7)

a.

N/A

Name of External Auditing Firm (TEXT C703)

N/A

City (TEXT C708)

N/A

N/A

State Abbrev. (TEXT C714) Zip Code (TEXT C715)

b.

N/A

Name of Engagement Partner (TEXT C704)

N/A

E-mail Address (TEXT C705)

(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.
(7) The Federal Reserve regards information submitted in response to Memorandum item 2.b. as confidential.

Schedule HC-B ³/₄ 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			1,000	0213			1,000	1286			4,891,000	1287			5,033,000	1.
2.	U.S. government agency obligations (exclude mortgage-backed securities):																	
	a. Issued by U.S. government agencies (1).....	1289			0	1290			0	1291			473,000	1293			480,000	2.a.
	b. Issued by U.S. government- sponsored agencies (2).....	1294			0	1295			0	1297			8,864,000	1298			8,850,000	2.b.
3.	Securities issued by states and political subdivisions in the U.S.	8496			3,145,000	8497			3,028,000	8498			17,520,000	8499			14,032,000	3.
4.	Mortgage-backed securities (MBS)																	
	a. Pass-through securities:																	
	(1) Guaranteed by GNMA.....	1698			0	1699			0	1701			1,581,000	1702			1,617,000	4.a.(1)
	(2) Issued by FNMA and FHLMC	1703			0	1705			0	1706			22,496,000	1707			22,896,000	4.a.(2)
	(3) Other pass-through securities	1709			121,000	1710			131,000	1711			1,000	1713			1,000	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			2,935,000	1717			2,897,000	4.b.(1)
	(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....	1718			0	1719			0	1731			0	1732			0	4.b.(2)
	(3) All other mortgage-backed securities.....	1733			29,010,000	1734			23,147,000	1735			10,435,000	1736			7,497,000	4.b.(3)
5.	Asset-backed securities (ABS).....	C026			20,939,000	C988			20,309,000	C989			1,435,000	C027			1,328,000	5.
6.	Other debt securities:																	
	a. Other domestic debt securities....	1737			3,038,000	1738			2,558,000	1739			13,154,000	1741			11,048,000	6.a.
	b. Foreign debt securities.....	1742			4,506,000	1743			3,814,000	1744			81,979,000	1746			81,941,000	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 ¾ 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	4,954,000			A511	5,303,000			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	60,760,000			1771	52,988,000			1772	170,718,000			1773	162,923,000			

MEMORANDA

	BHCK	Bil	Mil	Thou	
1. Pledged securities (1).....	0416	87,021,000			M.1.
2. Remaining maturity or next repricing date of debt securities (2)(3)(Schedule HC-B, items 1 through 6.b in					
a. 1 year and less.....	0383	51,271,000			M.2.a.
b. Over 1 year to 5 years.....	0384	58,556,000			M.2.b.
c. Over 5 years.....	0387	108,553,000			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.
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	210,000			M.4.a.
b. Fair value.....	8783	120,000			M.4.b.

	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	
Memorandum item 5 is to be completed by bank holding companies with total assets over \$1 billion or with foreign offices.(4)																	
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5):																	
a. Credit card receivables	B838	1,477,000			B839	1,421,000			B840	350,000			B841	349,000			5.a.
b. Home equity lines	B842	441,000			B843	398,000			B844	35,000			B845	20,000			5.b.
c. Automobile loans	B846	11,278,000			B847	11,104,000			B848	128,000			B849	125,000			5.c.
d. Other consumer loans	B850	7,328,000			B851	6,983,000			B852	7,000			B853	5,000			5.d.
e. Commercial and industrial loans	B854	415,000			B855	403,000			B856	9,000			B857	11,000			5.e.
f. Other	B858	0			B859	0			B860	906,000			B861	818,000			5.f.

(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 debt securities by next repricing date.
(4) The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2008.

Schedule HC-C ¾ 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 at the lower of cost or fair value, (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								
		Consolidated (Column A)			Domestic Offices (Column B)					
		BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
1.	Loans secured by real estate.....	1410			291,191,000					1.
	a. Construction, land development, and other land loans:					BHCK				
	(1) 1-4 family residential construction loans.....					F158		780,000		1.a.(1)
	(2) Other construction loans and all land development and other land loans.....					F159		1,906,000		1.a.(2)
	b. Secured by farmland.....					BHDM				
	1420							49,000		1.b.
	c. Secured by 1-4 family residential properties:									
	(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....					1797		32,273,000		1.c.(1)
	(2) Closed-end loans secured by 1-4 family residential properties:									
	(a) Secured by first liens.....					5367		150,809,000		1.c.(2)(a)
	(b) Secured by junior liens.....					5368		32,209,000		1.c.(2)(b)
	d. Secured by multifamily (5 or more) residential properties.....					1460		7,751,000		1.d.
	e. Secured by nonfarm nonresidential properties:									
	(1) Loans secured by owner-occupied nonfarm nonresidential properties.....					BHCK				
	(2) Loans secured by other nonfarm nonresidential properties.....					F160		2,173,000		1.e.(1)
						F161		10,142,000		1.e.(2)
2.	Loans to depository institutions and acceptances of other banks.....					BHDM				
	a. To U.S. banks and other U.S. depository institutions.....					1288		541,000		2.
	b. To foreign banks.....	1292			99,000					2.a.
		1296			8,010,000					2.b.
3.	Loans to finance agricultural production and other loans to farmers.....	1590			1,193,000	1590			222,000	3.
4.	Commercial and industrial loans.....					1766			49,921,000	4.
	a. To U.S. addressees (domicile).....	1763			46,926,000					4.a.
	b. To non-U.S. addressees (domicile).....	1764			98,108,000					4.b.
5.	Not applicable									
6.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....					1975			93,355,000	6.
	a. Credit cards.....	B538			66,839,000					6.a.
	b. Other revolving credit plans.....	B539			9,845,000					6.b.
	c. Other consumer loans (includes single payment, installment, and all student loans).....	2011			104,353,000					6.c.
7.	Loans to foreign governments and official institutions (including foreign central banks).....	2081			846,000	2081			37,000	7.
8.	Not applicable									
9.	a. Loans for purchasing and carrying securities (secured and unsecured).....	1545			19,239,000	1545			18,741,000	9.a.
	b. All other loans.....	1564			39,121,000	1564			21,208,000	9.b.
10.	Lease financing receivables (net of unearned income).....					2165			1,413,000	10.
	a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162			175,000					10.a.
	b. All other leases.....	F163			3,147,000					10.b.
11.	LESS: Any unearned income on loans reflected in items 1-9 above.....	2123			3,508,000	2123			3,035,000	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			685,584,000	2122			420,495,000	12.

Schedule HC-C^{3/4} Continued

MEMORANDA

		Dollar Amounts in Thousands				
		BHDM	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 1):					
a.	Loans secured by 1-4 family residential properties in domestic offices.....	F576		11,580,000		M.1.a.
b.	Other loans and all other leases (exclude loans to individuals for household, family, and other personal expenditures).....	BHCK		103,000		M.1.b.
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.....	BHCK		431,000		M.2.
3.	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A).....	B837		52,877,000		M.3.
<p><i>Memorandum item 4 is to be completed by (1) bank holding companies that, 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i></p>						
4.	Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a., column A).....	C391		2,387,000		M.4.
<p>Memorandum item 5 is to be completed by all bank holding companies.</p>						
5.	Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a.	Outstanding balance.....	C779		8,238,000		M.5.a.
b.	Carrying amount included in Schedule HC-C, items 1 through 9.....	C780		1,328,000		M.5.b.
6.	Closed-end loans with negative amortizaion features secured by 1-4 family residential properties in domestic offices:					
a.	Total carrying ammount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)).....	F230		0		M.6.a.
<p><i>Memorandum items 6.b and 6.c are to be completed by bank holding companies that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of December 31, 2008, 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 HC-C, item 12, column B).</i></p>						
b.	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	F231		0		M.6.b.
c.	Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 6.a above.....	F232		0		M.6.c.
7.	Not applicable					
8.	Not applicable					
9.	Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	BHDM		3,975,000		M.9.

Schedule HC-C^{3/4} Continued

MEMORANDA (continued)

Memorandum items 10 and 11 are to be completed by bank holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.

	Dollar Amounts in Thousands							
	Consolidated (Column A)				Domestic Offices (Column B)			
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou
10. Loans measured at fair value:								
a. Loans secured by real estate.....	F608		5,288,000					M.10.a.
(1) Construction, land development, and other land loans.....				F578		0		M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....				F579		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.....				F580		0		M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:								
(i) Secured by first liens.....				F581		5,288,000		M.10.a.(3)(b)(i)
(ii) Secured by junior liens.....				F582		0		M.10.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties.....				F583		0		M.10.a.(4)
(5) Secured by nonfarm nonresidential properties.....				F584		0		M.10.a.(5)
b. Commercial and industrial loans.....	F585		557,000	F585		8,000		M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards.....	F586		0	F586		0		M.10.c.(1)
(2) Other revolving credit plans.....	F587		0	F587		0		M.10.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F588		0	F588		0		M.10.c.(3)
d. Other loans.....	F589		2,016,000	F589		2,006,000		M.10.d.
11. Unpaid principal balances of loans measured at fair value (reported in memorandum item 10):								
a. Loans secured by real estate.....	F609		5,168,000					M.11.a.
(1) Construction, land development, and other land loans.....				F590		0		M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....				F591		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.....				F592		0		M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:								
(i) Secured by first liens.....				F593		5,168,000		M.11.a.(3)(b)(i)
(ii) Secured by junior liens.....				F594		0		M.11.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties.....				F595		0		M.11.a.(4)
(5) Secured by nonfarm nonresidential properties.....				F596		0		M.11.a.(5)
b. Commercial and industrial loans.....	F597		438,000	F597		8,000		M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards.....	F598		0	F598		0		M.11.c.(1)
(2) Other revolving credit plans.....	F599		0	F599		0		M.11.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F600		0	F600		0		M.11.c.(3)
d. Other loans.....	F601		1,895,000	F601		1,895,000		M.11.d.

Schedule HC-D^{3/4} 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 in any of the four preceding quarters.

Dollar Amounts in Thousands

	Consolidated (Column A)			Domestic Offices (Column B)			
	BHCM Bil	Mil	Thou	BHCK Bil	Mil	Thou	
ASSETS							
1. U.S. Treasury securities.....	3531	8,530,000		3531	8,390,000		1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....	3532	5,653,000		3532	5,571,000		2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	6,614,000		3533	6,614,000		3.
4. Mortgage-backed securities (MBS):							
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	3534	18,995,000		3534	18,995,000		4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	3535	5,483,000		3535	5,483,000		4.b.
c. All other mortgage-backed securities.....	3536	15,323,000		3536	12,389,000		4.c.
5. Other debt securities.....	3537	113,187,000		3537	24,167,000		5.
6. Loans:							
a. Loans secured by real estate.....	BHCK						
(1) Construction, land development, and other land loans.....	F610	3,190,000					6.a.
(2) Secured by farmland (including farm residential and other improvements).....				BHDM			
(3) Secured by 1-4 family residential properties:				F604	80,000		6.a.(1)
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....				F605	0		6.a.(2)
(b) Closed-end loans secured by 1-4 family residential properties:							
(i) Secured by first liens.....				F606	34,000		6.a.(3)(a)
(ii) Secured by junior liens.....				F607	1,667,000		6.a.(3)(b)(i)
(4) Secured by multifamily (5 or more) residential properties.....				F611	31,000		6.a.(3)(b)(ii)
(5) Secured by nonfarm nonresidential properties.....				F612	0		6.a.(4)
b. Commercial and industrial loans.....	F613	1,103,000		F613	1,103,000		6.a.(5)
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):	F614	14,497,000		F614	13,546,000		6.b.
(1) Credit cards.....	F615	0		F615	0		6.c.(1)
(2) Other revolving credit plans.....	F616	0		F616	0		6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F617	0		F617	0		6.c.(3)
d. Other loans.....	F618	112,000		F618	112,000		6.d.
7. Not applicable							
8. Not applicable	BHCM			BHCK			
9. Other trading assets.....	3541	47,778,000		3541	30,533,000		9.
10. Not applicable							
11. Derivatives with a positive fair value.....	3543	92,354,000		3543	43,333,000		11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5).....	bhct			BHDM			
	3545	331,716,000		3545	172,048,000		12.
LIABILITIES							
13. a. Liability for short positions:							
(1) Equity securities.....	BHCK						
(2) Debt securities.....	G209	9,084,000		G209	8,854,000		13.a.(1)
(3) All other assets.....	G210	40,572,000		G210	32,250,000		13.a.(2)
b. All other trading liabilities.....	G211	32,000		G211	32,000		13.a.(3)
14. Derivatives with a negative fair value.....	F624	0		F624	0		13.b.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15).....	3547	81,138,000		3547	17,883,000		14.
	bhct						
	3548	130,826,000		3548	59,019,000		15.

Schedule HC-D^{3/4} Continued

MEMORANDA

	Dollar Amounts in Thousands					
	Consolidated (Column A)			Domestic Offices (Column B)		
	BHCK	Bil	Thou	BHDM	Bil	Thou
1. Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a through 6.d.)						
a. Loans secured by real estate.....	F790	5,984,000				M.1.a.
(1) Construction, land development, and other land loans.....				F625	145,000	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....				F626	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.....				F627	57,000	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:						
(i) Secured by first liens.....				F628	2,772,000	M.1.a.(3)(b)(i)
(ii) Secured by junior liens.....				F629	365,000	M.1.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties.....				F630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties.....				F631	2,352,000	M.1.a.(5)
b. Commercial and industrial loans.....	F632	21,632,000		F632	20,493,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards.....	F633	0		F633	0	M.1.c.(1)
(2) Other revolving credit plans.....	F634	0		F634	0	M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F635	0		F635	0	M.1.c.(3)
d. Other loans.....	F636	123,000		F636	123,000	M.1.d.
2. Not applicable						
3. Loans measured at fair value that are past due 90 days or more:						
a. Fair value.....	F639	701,000		F639	701,000	M.3.a.
b. Unpaid principal balance.....	F640	1,878,000		F640	1,878,000	M.3.b.

	Dollar Amounts in Thousands		
	BHCK	Bil	Thou
Memoranda items 4 through 10 are to be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a.) of \$1 billion or more in any of the four preceding quarters.			
4. Asset-backed securities:			
a. Residential mortgage-backed securities.....	F641	37,147,000	M.4.a.
b. Commercial mortgage-backed securities.....	F642	2,654,000	M.4.b.
c. Credit card receivables.....	F643	9,826,000	M.4.c.
d. Home equity lines.....	F644	395,000	M.4.d.
e. Automobile loans.....	F645	1,648,000	M.4.e.
f. Other consumer loans.....	F646	101,000	M.4.f.
g. Commercial and industrial loans.....	F647	690,000	M.4.g.
h. Other.....	F648	70,000	M.4.h.

Schedule HC-D^{3/4} Continued

MEMORANDA (continued)

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
5. Collateralized debt obligations:						
a.	Synthetic.....	F649		68,000		M.5.a.
b.	Other.....	F650		557,000		M.5.b.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)						
7. Equity securities:						
a.	Readily determinable fair values.....	F652		31,077,000		M.7.a.
b.	Other.....	F653		2,910,000		M.7.b.
8. Loans pending securitization						
9. a. (1) Gross fair value of commodity contracts.....						
(2) Gross fair value of physical commodities held in inventory.....						
9. b. Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9, column A (other than amounts included in Memoranda items 9.a.(1) and 9.a.(2) above) that are greater than \$25,000 and exceed 25% of item 9 less Memoranda items 9.a.(1) and 9.a.(2)):						
(1)	BHTX					
	F655	F655		0		M.9.b.(1)
(2)	BHTX					
	F656	F656		0		M.9.b.(2)
(3)	BHTX					
	F657	F657		0		M.9.b.(3)
10. Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13 that are greater than \$25,000 and exceed 25% of the item)						
a.	BHTX					
	F658	F658		0		M.10.a.
b.	BHTX					
	F659	F659		0		M.10.b.
c.	BHTX					
	F660	F660		0		M.10.c.

Schedule HC-E^{3/4} Deposit Liabilities ⁽¹⁾

		Dollar Amounts in Thousands				
		BHCB	Bil	Mil	Thou	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting bank holding company:						
a.	Demand deposits.....	2210		38,912,000		1.a.
b.	NOW, ATS, and other transaction accounts.....	3187		6,730,000		1.b.
c.	Money market deposit accounts and other savings accounts.....	2389		188,194,000		1.c.
d.	Time deposits of less than \$100,000.....	6648		22,378,000		1.d.
e.	Time deposits of \$100,000 or more.....	2604		34,138,000		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		189,000		2.a.
b.	NOW, ATS, and other transaction accounts.....	3187		0		2.b.
c.	Money market deposit accounts and other savings accounts.....	2389		7,236,000		2.c.
d.	Time deposits of less than \$100,000.....	6648		0		2.d.
e.	Time deposits of \$100,000 or more.....	2604		0		2.e.

MEMORANDA

		BHDM	Bil	Mil	Thou	
1.	Brokered deposits less than \$100,000 with a remaining maturity of one year or less.....	A243		34,584,000		M.1.
2.	Brokered deposits less than \$100,000 with a remaining maturity of more than one year.....	A164		0		M.2.
3.	Time deposits of \$100,000 or more with a remaining maturity of one year or less.....	A242		30,161,000		M.3.
BHFN						
4.	Foreign office time deposits with a remaining maturity of one year or less.....	A245		172,734,000		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^{3/4} Other Assets

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1.	Accrued interest receivable(1).....	B556		9,557,000		1.
2.	Net deferred tax assets (2).....	2148		45,217,000		2.
3.	Interest-only strips receivable (not in the form of a security) (3) on:					
	a. Mortgage loans.....	A519		0		3.a.
	b. Other financial assets.....	A520		0		3.b.
4.	Equity securities that DO NOT have readily determinable fair values (4).....	1752		14,472,000		4.
5.	Life insurance assets.....	C009		7,743,000		5.
6.	Other.....	2168		101,124,000		6.
		bhct				
7.	Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....	2160		178,113,000		7.

- (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^{3/4} Other Liabilities

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1.	Not applicable					
2.	Net deferred tax liabilities (1).....	3049		2,087,000		2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....	B557		947,000		3.
4.	Other.....	B984		141,651,000		4.
		bhct				
5.	Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....	2750		144,685,000		5.

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

Schedule HC-H^{3/4} 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		614,076,000		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		455,890,000		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.a on Schedule HC, Balance Sheet.....	3298		153,111,000		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.a 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^{3/4} Insurance-Related Underwriting Activities (including reinsurance)

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

Part I. Property and Casualty Underwriting

		Dollar Amounts in Thousands				
ASSETS		BHCK	Bil	Mil	Thou	
1.	Reinsurance recoverables.....	B988			0	1.
2.	Total assets.....	C244			0	2.
LIABILITIES						
3.	Claims and claims adjustment expense reserves.....	B990			27,000	3.
4.	Unearned premiums.....	B991			0	4.
5.	Total equity.....	C245			0	5.
6.	Net Income.....	C246			0	6.

Part II. Life and Health Underwriting

		Dollar Amounts in Thousands				
ASSETS		BHCK	Bil	Mil	Thou	
1.	Reinsurance recoverables.....	C247			846,000	1.
2.	Separate account assets.....	B992			2,740,000	2.
3.	Total assets.....	C248			14,042,000	3.
LIABILITIES						
4.	Policy holder benefits and contract holder funds.....	B994			6,004,000	4.
5.	Separate account liabilities.....	B996			2,740,000	5.
6.	Total equity.....	C249			5,227,000	6.
7.	Net income.....	C250			136,000	7.

Schedule HC-K^{3/4} Quarterly Averages

		Dollar Amounts in Thousands				
ASSETS		BHCK	Bil	Mil	Thou	
1.	Securities.....	3515			233,691,000	1.
2.	Federal funds sold and securities purchased under agreements to resell.....	3365			189,053,000	2.
3.	Loans and leases.....	3516			705,743,000	3.
		BHDM				
a.	Loans secured by 1-4 family residential properties in domestic offices.....	3465			214,454,000	3.a.
b.	All other loans secured by real estate in domestic offices.....	3466			23,995,000	3.b.
c.	All other loans in domestic offices.....	F724			193,779,000	3.c.
		BHCK				
4. a.	Trading assets.....	3401			392,903,000	4.a.
b.	Other earning assets.....	B985			192,299,000	4.b.
5.	Total consolidated assets.....	3368			1,915,981,000	5.
LIABILITIES						
6.	Interest-bearing deposits (domestic).....	3517			225,996,000	6.
7.	Interest-bearing deposits (foreign).....	3404			409,112,000	7.
8.	Federal funds purchased and securities sold under agreements to repurchase.....	3353			203,956,000	8.
9.	All other borrowed money.....	2635			418,052,000	9.
10.	Not applicable					
EQUITY CAPITAL						
11.	Total equity capital (excludes limited-life preferred stock).....	3519			145,340,000	11.

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(Report only transactions with nonrelated institutions)
Schedule HC-L^{3/4} 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		27,184,000		1.a.
b. Credit card lines	3815		877,332,000		1.b.
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)).....	3816		1,615,000		1.c.(1)
(a) 1-4 family residential construction loan commitments.....	F164		233,000		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....	F165		1,382,000		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....	6550		710,000		1.c.(2)
d. Securities underwriting	3817		91,000		1.d.
e. Other unused commitments	3818		287,262,000		1.e.
2. Financial standby letters of credit and foreign office guarantees	6566		94,470,000		2.
Item 2.a is to be completed by bank holding companies with \$1 billion or more in total assets. (1)					
a. Amount of financial standby letters of credit conveyed to others	3820		20,513,000		2.a.
3. Performance standby letters of credit and foreign office guarantees	6570		15,048,000		3.
Item 3.a is to be completed by bank holding companies with \$1 billion or more in total assets. (1)					
a. Amount of performance standby letters of credit conveyed to others	3822		1,653,000		3.a.
4. Commercial and similar letters of credit	3411		7,318,000		4.
5. Not applicable					
6. Securities lent	3433		33,769,000		6.

7. Credit derivatives:

a. Notional amounts:

	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
(1) Credit default swaps	C968		1,404,588,000		C969		1,514,613,000		7.a.(1)
(2) Total returns swaps	C970		1,203,000		C971		28,668,000		7.a.(2)
(3) Credit options	C972		340,000		C973		215,000		7.a.(3)
(4) Other credit derivatives	C974		0		C975		1,000		7.a.(4)

b. Gross fair values:

(1) Gross positive fair value	C219		6,796,000		C221		232,620,000		7.b.(1)
(2) Gross negative fair value	C220		206,411,000		C222		6,375,000		7.b.(2)

Guarantor (Column A)				Beneficiary (Column B)				
BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
C968		1,404,588,000		C969		1,514,613,000		7.a.(1)
C970		1,203,000		C971		28,668,000		7.a.(2)
C972		340,000		C973		215,000		7.a.(3)
C974		0		C975		1,000		7.a.(4)
								7.b.
C219		6,796,000		C221		232,620,000		7.b.(1)
C220		206,411,000		C222		6,375,000		7.b.(2)

(1) The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2008.

(Report only transactions with nonrelated institutions)
Schedule HC-L^{3/4} Continued

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
8.	Spot foreign exchange contracts	8765		378,556,000		8.
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 27.a, "Total bank holding company equity capital") (itemize and describe in items 9.a through 9.g only amounts that exceed 25% of Schedule HC, item 27.a)					
		3430		74,856,000		9.
a.	Securities borrowed.....	3432		74,856,000		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		0		9.d.
e.	TEXT					
	6562	6562		0		9.e.
f.	TEXT					
	6568	6568		0		9.f.
g.	TEXT					
	6586	6586		0		9.g.
10.	Not applicable					

Schedule HC-L^{3/4}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	527,624,000				11,715,000				11,773,000				40,562,000				11.a.
	BHCK 8693				BHCK 8694				BHCK 8695				BHCK 8696				
b. Forward contracts	2,832,955,000				1,876,700,000				2,287,000				31,541,000				11.b.
	BHCK 8697				BHCK 8698				BHCK 8699				BHCK 8700				
c. Exchange-traded option contracts:																	
(1) Written options	787,009,000				11,409,000				360,271,000				13,843,000				11.c.(1)
	BHCK 8701				BHCK 8702				BHCK 8703				BHCK 8704				
(2) Purchased options	820,356,000				11,494,000				345,670,000				14,005,000				11.c.(2)
	BHCK 8705				BHCK 8706				BHCK 8707				BHCK 8708				
d. Over-the-counter option contracts:																	
(1) Written options	2,331,010,000				433,557,000				109,980,000				15,879,000				11.d.(1)
	BHCK 8709				BHCK 8710				BHCK 8711				BHCK 8712				
(2) Purchased options	2,391,582,000				469,967,000				97,017,000				19,298,000				11.d.(2)
	BHCK 8713				BHCK 8714				BHCK 8715				BHCK 8716				
e. Swaps	14,177,696,000				925,264,000				73,126,000				22,516,000				11.e.
	BHCK 3450				BHCK 3826				BHCK 8719				BHCK 8720				
12. Total gross amount of derivative contracts held for trading	23,432,432,000				3,626,521,000				1,000,124,000				157,644,000				12.
	BHCK A126				BHCK A127				BHCK 8723				BHCK 8724				
13. Total gross amount of derivative contracts held for purposes other than trading	435,800,000				113,585,000				0				0				13.
	BHCK 8725				BHCK 8726				BHCK 8727				BHCK 8728				
14. Gross fair values of derivative contracts:																	
a. Contracts held for trading:																	
(1) Gross positive fair value	680,217,000				106,245,000				31,061,000				26,582,000				14.a.(1)
	BHCK 8733				BHCK 8734				BHCK 8735				BHCK 8736				
(2) Gross negative fair value	656,924,000				114,285,000				49,126,000				24,832,000				14.a.(2)
	BHCK 8737				BHCK 8738				BHCK 8739				BHCK 8740				
b. Contracts held for purposes other than trading:																	
(1) Gross positive fair value	11,189,000				4,853,000				0				0				14.b.(1)
	BHCK 8741				BHCK 8742				BHCK 8743				BHCK 8744				
(2) Gross negative fair value	7,597,000				3,609,000				0				0				14.b.(2)
	BHCK 8745				BHCK 8746				BHCK 8747				BHCK 8748				

Schedule HC-M³/₄Memoranda

Dollar Amounts in Thousands

	NUMBER (UNROUNDED)	BHCK	Bil	Mil	Thou	
1. Total number of bank holding company common shares outstanding.....	3459					1.
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries		6555		93,765,000		2.
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries		6556		38,714,000		3.
4. Other assets acquired in satisfaction of debts previously contracted		6557		152,000		4.
5. Securities purchased under agreements to reselln offset against securities sold under agreements to repurchase on Schedule HC		A288		33,387,000		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		650,000		6.
7. Not applicable						
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 "0" for no)		BHCK				
		C251		0		8.
9. Has the bank holding company restated its financial statements during the last quarter as a result of new or revised Statemets of Financial Accounting Standards? (Enter "1" for yes; enter "0" for no)		BHCK				
		6689		0		9.
10. Not applicable						
11. Have all 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)? Bank holding companies must not leave blank or enter "N/A." The bank holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10.		BHCK				
		6416		1		11.
TEXT						
6428 Peter Bieszard						
Name of bank holding company official verifying FR Y-10 reporting (Please type or print)						
12. Intangible assets other than goodwill:						
a. Mortgage servicing assets.....						
(1) Estimated fair value of mortgage servicing assets.....	6438			5,481,000		12.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets.....		B026		3,975,000		12.b.
c. All other identifiable intangible assets.....		5507		9,637,000		12.c.
		bhct				
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b).....		0426		19,093,000		12.d.
13. Other real estate owned:		BHCK				
a. Real estate acquired in satisfaction of debts previously contracted.....		2744		1,146,000		13.a.
b. Other real estate owned.....		2745		1,410,000		13.b.
		bhct				
c. Total (sum or items 13.a and 13.b) (must equal Schedule HC, item 7).....		2150		2,556,000		13.c.
14. Other borrowed money:		BHCK				
a. Commercial paper.....		2309		29,248,000		14.a.
b. Other borrowed money with a remaining maturity of one year or less.....		2332		147,726,000		14.b.
c. Other borrowed money with a remaining maturity of more than one year.....		2333		225,229,000		14.c.
		bhct				
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16).....		3190		402,203,000		14.d.
15. Does the holding company sell private label or third party mutual funds and annuities? (Enter "1" for yes; enter "0" for no).....		BHCK				
		B569		1		15.
16. Assets under management in proprietary mutual funds and annuities.....		BHCK	Bil	Mil	Thou	
		B570			92,310,000	16.

Schedule HC-M^{3/4}Continued

The following two questions (items 17 and 18) 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. Does the bank holding company hold, either directly or indirectly through a subsidiary or affiliate, any nonfinancial equity investments (see instructions for definition) within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)(4)(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K?
(Enter "1" for yes; enter "0" for no).....

BHCK		
C161		1

17.

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

18. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed the lesser of \$100 million (on an acquisition cost basis) or 10 percent of the bank holding company's consolidated Tier 1 capital as of the report date?
(Enter "1" for yes; enter "0" for no).....

BHCK		
C159		1

18.

If the answer to both item 17 and item 18 is yes, your organization must complete the FR Y-12. Skip items 19.a and 19.b and proceed to item 20 below.

If the answer to either item 17 or item 18 is no, your organization does not need to complete the FR Y-12. Proceed to items 19.a and 19.b below.

Items 19.a and 19.b are to be completed by all bank holding companies that are not required to file the FR Y-12.

19. a. Has the bank holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period?
(Enter "1" for yes; enter "0" for no).....
b. Does the bank holding company manage any nonfinancial equity investments for the benefit of others?
(Enter "1" for yes; enter "0" for no).....

BHCK		
C700		N/A
C701		N/A

19.a.

19.b.

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. Balances 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:
a. Net assets.....
b. Balances due from related institutions:
 (1) Due from the bank holding company (parent company only), gross.....
 (2) Due from the subsidiary banks of the bank holding company, gross.....
 (3) Due from nonbank subsidiaries of the bank holding company, gross.....
c. Balances due to related institutions:
 (1) Due to bank holding company (parent company only), gross.....
 (2) Due to subsidiary banks of the bank holding company, gross.....
 (3) Due to nonbank subsidiaries of the bank holding company, gross.....
d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors.....
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act.....

BHCK	Bil	Mil	Thou	
C252		337,439,000		20.a.
4832		6,146,000		20.b.(1)
4833		14,862,000		20.b.(2)
4834		50,929,000		20.b.(3)
5041		2,901,000		20.c.(1)
5043		14,222,000		20.c.(2)
5045		116,058,000		20.c.(3)
5047		0		20.d.
C253		10,856,000		21.

Schedule HC-M^{3/4}Continued

Memoranda item 22 is to be completed by bank holding companies with total assets of \$30 billion or more.

22. Address (URL) for the reporting bank holding company's web page that displays risk disclosures, including those about credit and market risk.
(Example: www.examplebhc.com/riskdisclosures)

TEXT
C497 <http://www.citigroup.com/citigroup/fin/data/k07c.pdf>

22.

Memoranda items 23 and 24 are to be completed by all bank holding companies.

23. Secured liabilities:

a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a).....

b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d).....

24. Issuances associated with the U.S. Department of Treasury Capital Purchase Program:

a. Senior perpetual preferred stock or similar items.....

b. Warrants to purchase common stock or similar items.....

Dollar Amounts in Thousands

BHCK	Bil	Mil	Thou	
F064			0	23.a.
F065		104,236,000		23.b.
G234		46,822,000		24.a.
G235		1,885,000		24.b.

Schedule HC-N^{3/4}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:													
(1) 1-4 family residential construction loans.....	F172		1,000		F174		0		F176		27,000		1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173		62,000		F175		0		F177		190,000		1.a.(2)
b. Secured by farmland in domestic offices.....	3493		11,000		3494		0		3495		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.....	5398		665,000		5399		0		5400		497,000		1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens.....	C236		6,938,000		C237		3,640,000		C229		8,066,000		1.c.(2).(a)
(b) Secured by junior liens.....	C238		1,232,000		C239		0		C230		1,642,000		1.c.(2).(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499		63,000		3500		0		3501		159,000		1.d.
e. Secured by nonfarm non-residential properties in domestic offices:													
(1) Loans secured by owner-occupied nonfarm non-residential properties.....	F178		19,000		F180		0		F182		40,000		1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179		43,000		F181		1,000		F183		58,000		1.e.(2)
f. In foreign offices.....	B572		798,000		B573		0		B574		2,425,000		1.f.

Schedule HC-N^{3/4}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	Thou	BHCK	Bil	Thou	BHCK	Bil	Thou	
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		0	5381		0	5382		33,000	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594		1,000	1597		1,000	1583		54,000	3.
4. Commercial and industrial loans.....	1606		715,000	1607		391,000	1608		8,055,000	4.
5. Loans to individuals for household, family, and other personal expenditures:										
a. Credit Cards.....	B575		2,211,000	B576		1,612,000	B577		1,416,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B578		2,925,000	B579		868,000	B580		2,417,000	5.b.
6. Loans to foreign governments and official institutions.....	5389		0	5390		0	5391		2,000	6.
7. All other loans.....	5459		269,000	5460		14,000	5461		3,227,000	7.
8. Lease financing receivables:										
a. Leases to individuals for household, family, and other personal expenditures.....	F166		0	F167		0	F168		0	8.a.
b. All other leases.....	F169		30,000	F170		2,000	F171		43,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505		16,000	3506		1,561,000	3507		0	9.
10. TOTAL (sum of items 1 through 9).....	5524		15,999,000	5525		8,090,000	5526		28,351,000	10.

Schedule HC-N^{3/4}Continued

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) 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	
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....	5612		8,599,000		5613		4,448,000		5614		10,897,000		11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	5615		1,022,000		5616		1,988,000		5617		12,000		11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	C866		54,000		C867		2,166,000		C868		0		11.b.

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): a. Loans secured by 1-4 family residential properties in domestic offices.....	F661		3,012,000		F662		237,000		F663		3,001,000		M.1.a
b. Other loans and all other leases (exclude loans to individuals for household, family, and other personal expenditures).....	1658		7,000		1659		0		1661		13,000		M.1.b.

Schedule HC-N^{3/4}Continued

MEMORANDA (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	
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		3,478,000		1912		991,000		1913		13,854,000		M.3.
4. Not Applicable													
5. Loans and leases held-for-sale and loans measured at fair value (included in Schedule (HC-N, items 1 through 8 above):													
a. Loans and leases held for sale.....	C240		126,000		C241		78,000		C226		614,000		M.5.a.
b. Loans measured at fair value:													
(1) Fair value.....	F664		5,000		F665		0		F666		11,000		M.5.b.(1)
(2) Unpaid principal balance.....	F667		8,000		F668		0		F669		31,000		M.5.b.(2)

Item 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).

	BHCK			BHCK			
	Bil	Mil	Thou	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.

	BHCK			
	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter.....	C410		11,346,000	M.7.
8. Nonaccrual assets sold during the quarter.....	C411		113,000	M.8.

Schedule HC-P^{3/4} 1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule HC-P is to be completed by (1) all bank holding companies with \$1 billion or more in total assets¹ and (2) bank holding companies with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:(2)						
a.	Closed-end first liens.....	F066		1,538,000		1.a.
b.	Closed-end junior liens.....	F067		0		1.b.
c. Open-end loans extended under lines of credit:		BHDM				
(1)	Total commitment under the lines of credit.....	F670		0		1.c.(1)
(2)	Principal amount funded under the lines of credit.....	F671		0		1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:(2)						
		BHCK				
a.	Closed-end first liens.....	F068		19,741,000		2.a.
b.	Closed-end junior liens.....	F069		0		2.b.
c. Open-end loans extended under lines of credit:		BHDM				
(1)	Total commitment under the lines of credit.....	F672		0		2.c.(1)
(2)	Principal amount funded under the lines of credit.....	F673		0		2.c.(2)
3. 1-4 family residential mortgages sold during the quarter:						
		BHCK				
a.	Closed-end first liens.....	F070		20,310,000		3.a.
b.	Closed-end junior liens.....	F071		0		3.b.
c. Open-end loans extended under lines of credit:		BHDM				
(1)	Total commitment under the lines of credit.....	F674		0		3.c.(1)
(2)	Principal amount funded under the lines of credit.....	F675		0		3.c.(2)
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule HC, item 4.a):						
		BHCK				
a.	Closed-end first liens.....	F072		5,878,000		4.a.
b.	Closed-end junior liens.....	F073		0		4.b.
c. Open-end loans extended under lines of credit:		BHDM				
(1)	Total commitment under the lines of credit.....	F676		0		4.c.(1)
(2)	Principal amount funded under the lines of credit.....	F677		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 HI, items 5.f, 5.g, and 5.i):						
		BHCK				
a.	Closed-end 1-4 family residential mortgage loans.....	F184		721,000		5.a.
b.	Open-end 1-4 family residential mortgage loans extended under lines of credit.....	F560		0		5.b.
6. Repurchase and indemnifications of 1-4 family residential mortgage loans during the quarter:						
		BHCK				
a.	Closed-end first liens.....	F678		547,000		6.a.
b.	Closed-end junior liens.....	F679		0		6.b.
c. Open-end loans extended under lines of credit:		BHDM				
(1)	Total commitment under the lines of credit.....	F680		0		6.c.(1)
(2)	Principal amount funded under the lines of credit.....	F681		0		6.c.(2)

(1) The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2008.
(2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

Schedule HC-Q^{3/4} Financial Assets and Liabilities Measured at Fair Value

Schedule HC-Q is to be completed by bank holding companies that (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule HC-D--Trading Assets and Liabilities.

Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (Included in Schedule HC)																								
(Column A) Total Fair Value Reported on Schedule HC				(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																								
BHCK		Bil	Mil	Thou	BHCK		Bil	Mil	Thou	BHCK		Bil	Mil	Thou	BHCK		Bil	Mil	Thou	BHCK		Bil	Mil	Thou
ASSETS																								
1. Loans and leases																								
F243	7,609,000			F682	0			F690	0			F244	7,438,000			F245	171,000			1.				
2. Trading assets																								
F246	331,716,000			F683	985,913,000			F691	93,180,000			F247	1,131,668,000			F248	92,781,000			2.				
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q, item 2, above)																								
F240	0			F684	0			F692	0			F241	0			F242	0			2.a.				
3. All other financial assets and servicing assets																								
F249	89,299,000			F685	26,632,000			F693	0			F250	109,812,000			F251	6,119,000			3.				
LIABILITIES																								
4. Deposits																								
F252	2,249,000			F686	0			F694	0			F253	2,208,000			F254	41,000			4.				
5. Trading liabilities																								
F255	130,826,000			F687	976,732,000			F695	44,100,000			F256	1,015,775,000			F257	47,683,000			5.				
6. All other financial liabilities and servicing liabilities.....																								
F258	152,941,000			F688	26,632,000			F696	0			F259	157,373,000			F260	22,200,000			6.				
7. Loan commitments (not accounted for as derivatives).....																								
F261	0			F689	0			F697	0			F262	0			F263	0			7.				

Schedule HC-R^{3/4}Regulatory Capital

This schedule is to be submitted on a consolidated basis.

Dollar Amounts in Thousands

Tier 1 capital

	bhcx	Bil	Mil	Thou	
1. Total bank holding company equity capital (from Schedule HC, item 27.a)	3210		143,934,000		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		(10,040,000)		2.
3. LESS: Net unrealized loss on available-for-sale equity securities (1) (report loss as a positive value)	A221		0		3.
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value).....	4336		(6,255,000)		4.
5. LESS: Nonqualifying perpetual preferred stock	B588		0		5.
6.a. Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries	G214		1,056,000		6.a.
b. Qualifying restricted core capital elements (other than cumulative perpetual preferred stock) (2)	G215		24,532,000		6.b.
c. Qualifying mandatory convertible preferred securities of internationally active bank holding companies	G216		0		6.c.
7.a. LESS: Disallowed goodwill and other disallowed intangible assets	B590		36,047,000		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 holding company's own credit worthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264		3,487,000		7.b.
8. Subtotal (sum of items 1, 6.a., 6.b., and 6.c., less items 2, 3, 4, 5, 7.a, and 7.b)	C227		146,283,000		8.
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591		568,000		9.a.
b. LESS: Disallowed deferred tax assets	5610		22,920,000		9.b.
10. Other additions to (deductions from) Tier 1 capital	B592		(870,000)		10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274		121,925,000		11.

Tier 2 capital

12. Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements (2) (except Class B noncontrolling (minority) interest) not includible in items 6.b. or 6.c.	G217		24,379,000		12.
13. Cumulative perpetual preferred stock included in item 5 and Class B noncontrolling (minority) interest not included in 6.b, but includible in Tier 2 capital	G218		0		13.
14. Allowance for loan and lease losses includible in Tier 2 capital	5310		13,200,000		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221		157,000		15.
16. Other Tier 2 capital components	B594		0		16.
17. Tier 2 capital (sum of items 12 through 16)	5311		37,736,000		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275		37,736,000		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		159,661,000		21.

Total assets for leverage ratio

22. Average total assets (from Schedule HC-K, item 5)	bhct				
	3368		1,915,981,000		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590		36,047,000		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591		568,000		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610		22,920,000		25.
	BHCK				
26. LESS: Other deductions from assets for leverage capital purposes	B596		7,811,000		26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224		1,848,635,000		27.
28.-30. Not applicable					

Capital ratios

	BHCK	Percentage	
31. Tier 1 leverage ratio (item 11 divided by item 27)	7204	6.60 %	31.
32. Tier 1 risk-based capital ratio (item 11 divided by item 62)	7206	11.92 %	32.
33. Total risk-based capital ratio (item 21 divided by item 62)	7205	15.61 %	33.

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

(2) Includes subordinated notes payable to unconsolidated trusts issuing trust preferred securities net of the bank holding company's investment in the trust, trust preferred securities issued by consolidated special purpose entities, and Class B and Class C noncontrolling (minority) interests that qualify as Tier 1 capital.

Schedule HC-R^{3/4}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).

		(Column A) Totals (from Schedule HC)			(Column B) Items Not Subject to Risk-Weighting			(Column C)			(Column D)			(Column E)			(Column F)			C000
		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	
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			0			141,088,000			44,387,000			5,091,000						34.
		190,566,000																		
		BHCX 1754																		
35.	Held-to-maturity securities.....	60,760,000			(7,838,000)			0			51,568,000			2,086,000			14,944,000			35.
		60,760,000			(7,838,000)			0			51,568,000			2,086,000			14,944,000			
		BHCX 1773																		
36.	Available-for-sale securities.....	162,923,000			(3,004,000)			78,862,000			49,745,000			19,387,000			17,933,000			36.
		162,923,000			(3,004,000)			78,862,000			49,745,000			19,387,000			17,933,000			
		BHCK C225																		
37.	Federal funds sold and securities purchased under agreements to resell	179,603,000						127,940,000			45,469,000						6,194,000			37.
		179,603,000						127,940,000			45,469,000						6,194,000			
		BHCT 5369																		
38.	Loans and leases held for sale.....	10,110,000			31,000			0			5,349,000			2,888,000			1,842,000			38.
		10,110,000			31,000			0			5,349,000			2,888,000			1,842,000			
		BHCT B528																		
39.	Loans and leases, net of unearned income	675,474,000			(1,036,000)			18,843,000			270,451,000			75,021,000			312,195,000			39.
		675,474,000			(1,036,000)			18,843,000			270,451,000			75,021,000			312,195,000			
		BHCX 3123																		
40.	LESS: Allowance for loan and lease losses.....	31,703,000			31,703,000															40.
		31,703,000			31,703,000															
		BHCX 3545																		
41.	Trading assets.....	331,716,000			331,716,000			0			0			0			0			41.
		331,716,000			331,716,000			0			0			0			0			
		BHCK B639																		
42.	All other assets (1).....	243,129,000			63,415,000			6,444,500			29,288,000			13,771,000			130,210,500			42.
		243,129,000			63,415,000			6,444,500			29,288,000			13,771,000			130,210,500			
		BHCT 2170																		
43.	Total assets (sum of items 34 through 42).....	1,822,578,000			351,581,000			373,177,500			496,257,000			113,153,000			488,409,500			43.
		1,822,578,000			351,581,000			373,177,500			496,257,000			113,153,000			488,409,500			

(1) 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^{3/4} 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	
Derivatives and Off-Balance Sheet Items	BHCK B546				BHCE			BHC0			BHC2			BHC5			BHC9			
44. Financial standby letters of credit.....	94,470,000			1.00 or 12.5 ²	94,470,000			12,422,000			36,551,000			1,432,000			44,065,000			44.
45. Performance standby letters of credit.....	15,048,000			.50	7,524,000			794,000			1,918,000			29,000			4,783,000			45.
46. Commercial and similar letters of credit.....	7,318,000			.20	1,463,600			89,000			565,000			0			809,600			46.
47. Risk participations in bankers acceptances acquired by the reporting institution.....	0			1.00	0			0			0			0			0			47.
48. Securities lent.....	33,769,000			1.00	33,769,000			32,520,000			1,249,000			0			0			48.
49. Retained recourse on small business obligations sold with recourse.....	0			1.00	0			0			0			0			0			49.
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)	2,214,000			6.41	15,610,000												15,610,000			50.
51. All other financial assets sold with recourse.....	85,501,000			1.00	85,501,000			0			0			71,000			85,430,000			51.
52. All other off-balance sheet liabilities.....	7,207,000			1.00	7,207,000			7,000			2,520,000			1,107,000			3,573,000			52.
53. Unused commitments with an original maturity exceeding one year.....	146,147,000			.50	73,073,500			4,692,000			23,475,000			3,641,000			41,265,500			53.
54. Derivative contracts.....					281,184,000			23,364,000			129,177,000			128,643,000						54.

(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^{3/4}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	
Dollar Amounts in Thousands													
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.
	447,065,500			691,712,000			248,076,000			683,945,600			
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			138,342,400			124,038,000			683,945,600			
58. Market risk equivalent assets.....										BHCK 1651			58.
										96,162,000			
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.
										1,042,488,000			
60. LESS: Excess allowance for loan and lease losses.....										BHCK A222			60.
										19,450,000			
61. LESS: Allocated transfer risk reserve.....										BHCK 3128			61.
										0			
62. Total risk-weighted assets (item 59 minus items 60 and 61).....										BHCK A223			62.
										1,023,038,000			

Schedule HC-R^{3/4}Continued

MEMORANDA

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	8764	133,803,000			M.1.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="13">With a remaining maturity of</th> </tr> <tr> <th colspan="5">(Column A) One year or less</th> <th colspan="5">(Column B) Over one year through five years</th> <th colspan="3">(Column C) Over five years</th> </tr> <tr> <th>BHCK</th> <th>Tril</th> <th>Bil</th> <th>Mil</th> <th>Thou</th> <th>BHCK</th> <th>Tril</th> <th>Bil</th> <th>Mil</th> <th>Thou</th> <th>BHCK</th> <th>Tril</th> <th>Bil</th> <th>Mil</th> <th>Thou</th> </tr> </thead> <tbody> <tr> <td>2. Notional principal amounts of derivative contracts: (1)</td> <td colspan="14"></td> </tr> <tr> <td>a. Interest rate contracts</td> <td>3809</td> <td colspan="3">8,100,844,000</td> <td>8766</td> <td colspan="3">6,013,029,000</td> <td>8767</td> <td colspan="3">4,498,779,000</td> <td>M.2.a.</td> </tr> <tr> <td>b. Foreign exchange contracts</td> <td>3812</td> <td colspan="3">2,428,281,000</td> <td>8769</td> <td colspan="3">477,790,000</td> <td>8770</td> <td colspan="3">200,975,000</td> <td>M.2.b.</td> </tr> <tr> <td>c. Gold contracts</td> <td>8771</td> <td colspan="3">1,870,000</td> <td>8772</td> <td colspan="3">2,019,000</td> <td>8773</td> <td colspan="3">0</td> <td>M.2.c.</td> </tr> <tr> <td>d. Other precious metals contracts</td> <td>8774</td> <td colspan="3">106,000</td> <td>8775</td> <td colspan="3">61,000</td> <td>8776</td> <td colspan="3">0</td> <td>M.2.d.</td> </tr> <tr> <td>e. Other commodity contracts</td> <td>8777</td> <td colspan="3">39,554,000</td> <td>8778</td> <td colspan="3">28,611,000</td> <td>8779</td> <td colspan="3">1,088,000</td> <td>M.2.e.</td> </tr> <tr> <td>f. Equity derivative contracts</td> <td>A000</td> <td colspan="3">93,469,000</td> <td>A001</td> <td colspan="3">66,803,000</td> <td>A002</td> <td colspan="3">12,159,000</td> <td>M.2.f.</td> </tr> <tr> <td>g. Credit derivative contracts:</td> <td colspan="14"></td> </tr> <tr> <td> (1) Investment grade</td> <td>C980</td> <td colspan="3">159,000,000</td> <td>C981</td> <td colspan="3">1,101,481,000</td> <td>C982</td> <td colspan="3">428,257,000</td> <td>M.2.g.(1)</td> </tr> <tr> <td> (2) Subinvestment grade</td> <td>C983</td> <td colspan="3">147,379,000</td> <td>C984</td> <td colspan="3">808,324,000</td> <td>C985</td> <td colspan="3">305,187,000</td> <td>M.2.g.(2)</td> </tr> <tr> <td>3. Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:</td> <td colspan="14"></td> </tr> <tr> <td> a. Noncumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)</td> <td>5479</td> <td colspan="3">74,246,000</td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2">3.a.</td> </tr> <tr> <td> b. Not applicable</td> <td colspan="14"></td> </tr> <tr> <td> c. Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities)(included in Schedule HC, item 27.b)</td> <td>C498</td> <td colspan="3">0</td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2">3.c.</td> </tr> <tr> <td> d. Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding trust preferred securities) (included in Schedule HC, item 20 or 27.b)</td> <td>A507</td> <td colspan="3">0</td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2">3.d.</td> </tr> <tr> <td>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 26.c)</td> <td>2771</td> <td colspan="3">0</td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2">4.</td> </tr> <tr> <td>5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 26.c):</td> <td colspan="14"></td> </tr> <tr> <td> a. In the form of perpetual preferred stock</td> <td>5483</td> <td colspan="3">0</td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2">5.a.</td> </tr> <tr> <td> b. In the form of common stock</td> <td>5484</td> <td colspan="3">5,996,000</td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2">5.b.</td> </tr> <tr> <td>6. Market risk equivalent assets attributable to specific risk (included in Schedule HC-R, item 58).....</td> <td>F031</td> <td colspan="3">48,984,000</td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2">6.</td> </tr> <tr> <td>7. Not applicable</td> <td colspan="14"></td> </tr> <tr> <td>8. Restricted core capital elements included in Tier 1 capital:</td> <td colspan="14"></td> </tr> <tr> <td> a. Qualifying Class B noncontrolling (minority) interest (included in Schedule HC, item 27.b)</td> <td>G219</td> <td colspan="3">0</td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2">M.8.a.</td> </tr> <tr> <td> b. Qualifying Class C noncontrolling (minority) interest (included in Schedule HC, item 27.b)</td> <td>G220</td> <td colspan="3">0</td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2">M.8.b.</td> </tr> <tr> <td> c. Qualifying cumulative perpetual preferred stock (included in Schedule HC, item 27.a)</td> <td>5990</td> <td colspan="3">0</td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2">M.8.c.</td> </tr> <tr> <td> d. Qualifying trust preferred securities(2) (included in Schedule HC, item 19.b)</td> <td>C502</td> <td colspan="3">24,532,000</td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2">M.8.d.</td> </tr> <tr> <td>9. Goodwill net of any associated deferred tax liability.....</td> <td>G221</td> <td colspan="3">26,410,000</td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2">9.</td> </tr> <tr> <td>10.Ratio of qualifying restricted core capital elements to total core capital elements less (goodwill net of any associated deferred tax liability).....</td> <td colspan="2">BHCK Percentage</td> <td colspan="12"></td> </tr> <tr> <td></td> <td>G222</td> <td colspan="3">15.39 %</td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2">M.10.</td> </tr> </tbody> </table>						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	2. Notional principal amounts of derivative contracts: (1)															a. Interest rate contracts	3809	8,100,844,000			8766	6,013,029,000			8767	4,498,779,000			M.2.a.	b. Foreign exchange contracts	3812	2,428,281,000			8769	477,790,000			8770	200,975,000			M.2.b.	c. Gold contracts	8771	1,870,000			8772	2,019,000			8773	0			M.2.c.	d. Other precious metals contracts	8774	106,000			8775	61,000			8776	0			M.2.d.	e. Other commodity contracts	8777	39,554,000			8778	28,611,000			8779	1,088,000			M.2.e.	f. Equity derivative contracts	A000	93,469,000			A001	66,803,000			A002	12,159,000			M.2.f.	g. Credit derivative contracts:															(1) Investment grade	C980	159,000,000			C981	1,101,481,000			C982	428,257,000			M.2.g.(1)	(2) Subinvestment grade	C983	147,379,000			C984	808,324,000			C985	305,187,000			M.2.g.(2)	3. Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:															a. Noncumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)	5479	74,246,000											3.a.		b. Not applicable															c. Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities)(included in Schedule HC, item 27.b)	C498	0											3.c.		d. Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding trust preferred securities) (included in Schedule HC, item 20 or 27.b)	A507	0											3.d.		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 26.c)	2771	0											4.		5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 26.c):															a. In the form of perpetual preferred stock	5483	0											5.a.		b. In the form of common stock	5484	5,996,000											5.b.		6. Market risk equivalent assets attributable to specific risk (included in Schedule HC-R, item 58).....	F031	48,984,000											6.		7. Not applicable															8. Restricted core capital elements included in Tier 1 capital:															a. Qualifying Class B noncontrolling (minority) interest (included in Schedule HC, item 27.b)	G219	0											M.8.a.		b. Qualifying Class C noncontrolling (minority) interest (included in Schedule HC, item 27.b)	G220	0											M.8.b.		c. Qualifying cumulative perpetual preferred stock (included in Schedule HC, item 27.a)	5990	0											M.8.c.		d. Qualifying trust preferred securities(2) (included in Schedule HC, item 19.b)	C502	24,532,000											M.8.d.		9. Goodwill net of any associated deferred tax liability.....	G221	26,410,000											9.		10.Ratio of qualifying restricted core capital elements to total core capital elements less (goodwill net of any associated deferred tax liability).....	BHCK Percentage															G222	15.39 %											M.10.	
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(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																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
2. Notional principal amounts of derivative contracts: (1)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
a. Interest rate contracts	3809	8,100,844,000			8766	6,013,029,000			8767	4,498,779,000			M.2.a.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
b. Foreign exchange contracts	3812	2,428,281,000			8769	477,790,000			8770	200,975,000			M.2.b.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
c. Gold contracts	8771	1,870,000			8772	2,019,000			8773	0			M.2.c.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
d. Other precious metals contracts	8774	106,000			8775	61,000			8776	0			M.2.d.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
e. Other commodity contracts	8777	39,554,000			8778	28,611,000			8779	1,088,000			M.2.e.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
f. Equity derivative contracts	A000	93,469,000			A001	66,803,000			A002	12,159,000			M.2.f.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
g. Credit derivative contracts:																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
(1) Investment grade	C980	159,000,000			C981	1,101,481,000			C982	428,257,000			M.2.g.(1)																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
(2) Subinvestment grade	C983	147,379,000			C984	808,324,000			C985	305,187,000			M.2.g.(2)																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
3. Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
a. Noncumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)	5479	74,246,000											3.a.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
b. Not applicable																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
c. Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities)(included in Schedule HC, item 27.b)	C498	0											3.c.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
d. Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding trust preferred securities) (included in Schedule HC, item 20 or 27.b)	A507	0											3.d.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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 26.c)	2771	0											4.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 26.c):																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
a. In the form of perpetual preferred stock	5483	0											5.a.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
b. In the form of common stock	5484	5,996,000											5.b.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
6. Market risk equivalent assets attributable to specific risk (included in Schedule HC-R, item 58).....	F031	48,984,000											6.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
7. Not applicable																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
8. Restricted core capital elements included in Tier 1 capital:																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
a. Qualifying Class B noncontrolling (minority) interest (included in Schedule HC, item 27.b)	G219	0											M.8.a.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
b. Qualifying Class C noncontrolling (minority) interest (included in Schedule HC, item 27.b)	G220	0											M.8.b.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
c. Qualifying cumulative perpetual preferred stock (included in Schedule HC, item 27.a)	5990	0											M.8.c.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
d. Qualifying trust preferred securities(2) (included in Schedule HC, item 19.b)	C502	24,532,000											M.8.d.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
9. Goodwill net of any associated deferred tax liability.....	G221	26,410,000											9.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
10.Ratio of qualifying restricted core capital elements to total core capital elements less (goodwill net of any associated deferred tax liability).....	BHCK Percentage																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
	G222	15.39 %											M.10.																																																																																																																																																																																																																																																																																																																																																																																																																																																																												

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

(2) Includes subordinated notes payable to unconsolidated trusts issuing trust preferred securities net of the bank holding company's investment in the trust, and trust preferred securities issued by consolidated special purpose entities, that qualify as Tier 1 capital.

Schedule HC-S^{3/4} Servicing, Securitization, and Asset Sale Activities

		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 All Leases, and All Other Assets		
		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					
	528,383,000	652,000			107,956,000			0			14,793,000			3,963,000			864,000			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 HC-B, HC-D, or HC-F).....																						
	BHCK B712	BHCK B713			BHCK B714			BHCK B715			BHCK B716			BHCK B717			BHCK B718					
	20,000	9,000			1,506,000			0			841,000			12,000			0			2.a.		
b. Subordinated securities, and other residual interests.....																						
	BHCK C393	BHCK C394			BHCK C395			BHCK C396			BHCK C397			BHCK C398			BHCK C399					
	13,000	20,000			8,324,000			0			66,000			11,000			3,000			2.b.		
c. Standby letters of credit and other enhancements.....																						
	BHCK C400	BHCK C401			BHCK C402			BHCK C403			BHCK C404			BHCK C405			BHCK C406					
	2,553,000	0			0			0			0			0			0			2.c.		
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					
	18,000	0			0			0			0			0			0			3.		
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					
	17,349,000	6,000			3,388,000			0			470,000			12,000			0			4.a.		
b. 90 days or more past due.....																						
	BHCK B740	BHCK B741			BHCK B742			BHCK B743			BHCK B744			BHCK B745			BHCK B746					
	18,633,000	2,000			3,125,000			0			599,000			13,000			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.....																						
	BHCK B747	BHCK B748			BHCK B749			BHCK B750			BHCK B751			BHCK B752			BHCK B753					
	9,000	0			2,694,000			0			3,000			15,000			0			5.a.		
b. Recoveries.....																						
	BHCK B754	BHCK B755			BHCK B756			BHCK B757			BHCK B758			BHCK B759			BHCK B760					
	0	0			160,000			0			0			0			0			5.b.		

Schedule HC-S^{3/4}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			
	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.
				114,000			12,635,000									35,000						
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.
	423,000			139,000			11,000			28,000			44,000			45,000			0			
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			0			
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.
	59,000			2,000			0			0			0			0			2,858,000			
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.
	46,000			0			0			0			0			0			32,000			

Schedule HC-S^{3/4}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.
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 (includes participations serviced for others):					
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804		1,740,000		M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805		601,014,000		M.2.b.
c. Other financial assets (1).....	A591		128,668,000		M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (include closed-end and open-end loans).....	F699		7,307,000		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 holding company.....	B806		5,637,000		M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....	B807		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 holding company.....	B808		88,878,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....	B809		1,230,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C)(2).....	C407		1,715,000		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 (1) bank holding companies that, 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

Notes to the Balance Sheet^{3/4} Predecessor Financial Items

For bank holding companies involved in a business combination(s) during the quarter, provide on the lines below quarterly average information for any acquired company(ies) with aggregated assets of \$10 billion or more or 5 percent of the reporting bank holding company's total consolidated assets as of the previous quarter-end, whichever is less.

		Dollar Amounts in Thousands				
		BHBC	Bil	Mil	Thou	
1.	Average loans and leases (net of unearned income).....	3516			N/A	1.
2.	Average earning assets.....	3402			N/A	2.
3.	Average total consolidated assets.....	3368			N/A	3.
4.	Average equity capital.....	3519			N/A	4.

Notes to the Balance Sheet^{3/4} Other

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^{3/4} Other

		Dollar Amount in Thousands				
		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^{3/4} Other, Continued

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

