

Federal Financial Institutions Examination Council



Please refer to page i,
Table of Contents, for
the required disclosure
of estimated burden.

1

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

Report at the close of business December 31, 2002 (20021231)
(RCRI 9999)

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

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

NOTE: The Reports of Condition and Income must be signed by an authorized officer and the Report of Condition must be attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions.

I, _____
Name and Title of Officer Authorized to Sign Report
of the named bank do hereby declare that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true to the best of my knowledge and belief.

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

Signature of Officer Authorized to Sign Report

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

Each bank must prepare its Reports of Condition and Income either:

- (a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data Systems Corporation (EDS), by modem or on computer diskette; or
- (b) in hard-copy (paper) form and arrange for another party to convert the paper report to electronic form. That party (if other than EDS) must transmit the bank's computer data file to EDS.

For electronic filing assistance, contact EDS Call Report Services, 2150 N. Prospect Ave., Milwaukee, WI 53202, telephone (800) 255-1571.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach this signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the completed report that the bank places in its files.

FDIC Certificate Number 07213
(RCRI 9050)

Citibank, N.A.
Legal Title of Bank (TEXT 9010)

http://www.citibank.com
Primary Internet Web Address of Bank (Home Page), if any
(Example: www.examplebank.com) (TEXT 4087)

New York
City (TEXT 9130)

NY
State Abbrev. (TEXT 9200)

10043
ZIP Code (TEXT 9220)

Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices

Table of Contents

Signature Page	Cover	Schedule RC-C - Loans and Lease Financing
Report of Income		Receivables:
Schedule RI - Income Statement.....	RI-1, 2, 3	Part I. Loans and Leases RC-6, 7
Schedule RI-A - Changes in Equity Capital	RI-4	Part II. Loans to Small Businesses and
Schedule RI-B - Charge-offs and Recoveries on		Small Farms (to be completed for the
Loans and Leases and Changes in Allowance		June report only; not included in the
for Loan and Lease Losses	RI-4, 5	forms for the September and
Schedule RI-D - Income from		December reports) RC-7a, 7b
International Operations	RI-6	Schedule RC-D - Trading Assets and Liabilities
Schedule RI-E - Explanations	RI-7, 8	(to be completed only by selected banks) RC-8
Report of Condition		Schedule RC-E - Deposit Liabilities RC-9, 10
Schedule RC - Balance Sheet	RC-1, 2	Schedule RC-F - Other Assets RC-11
Schedule RC-A - Cash and Balances Due		Schedule RC-G - Other Liabilities RC-11
From Depository Institutions	RC-3	Schedule RC-H - Selected Balance Sheet Items
Schedule RC-B - Securities	RC-3, 4, 5	for Domestic Offices RC-12
Disclosure of Estimated Burden		Schedule RC-I - Assets and Liabilities of IBFs RC-12
		Schedule RC-K - Quarterly Averages RC-13
		Schedule RC-L - Derivatives and
		Off-Balance Sheet Items RC-14, 15
		Schedule RC-M - Memoranda RC-16
		Schedule RC-N - Past Due and Nonaccrual
		Loans, Leases and Other Assets RC-17, 18
		Schedule RC-O - Other Data for Deposit
		Insurance and FICO Assessments RC-19, 20
		Schedule RC-R - Regulatory Capital RC-21, 22,
		23, 24
		Schedule RC-S - Servicing, Securitization, and
		Assets Sales Activities RC-25, 26, 27
		Schedule RC-T - Fiduciary and Related
		Services RC-28, 29, 30
		Optional Narrative Statement Concerning
		the Amounts Reported in the Reports
		of Condition and Income RC-31
		Special Report (to be completed by all banks)

The estimated average burden associated with this information collection is 36.8 hours per respondent and is estimated to vary from 15 to 550 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

Secretary
Board of Governors of the Federal Reserve System
Washington, D.C. 20551

Legislative and Regulatory Analysis Division
Office of the Comptroller of the Currency
Washington, D.C. 20219

Assistant Executive Secretary
Federal Deposit Insurance Corporation
Washington, D.C. 20429

For information or assistance, National and State nonmember banks should contact the FDIC's Reports Analysis and Quality Control Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

Consolidated Report of Income for the period January 1, 2002 - December 31, 2002

3

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

Schedule RI-Income Statement

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Interest Income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate	4011	1,555,000			1.a.(1)(a)
(b) Loans to finance agricultural production and other loans to farmers	4024	0			1.a.(1)(b)
(c) Commercial and industrial loans	4012	1,759,000			1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit Cards.....	B485	4,856,000			1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	133,000			1.a.(1)(d)(2)
(e) Loans to foreign governments and other official institutions	4056	0			1.a.(1)(e)
(f) All other loans in domestic offices	B487	1,790,000			1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	14,697,000			1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	24,790,000			1.a.(3)
b. Income from lease financing receivables	4065	1,441,000			1.b.
c. Interest income on balances due from depository institutions(1).....	4115	842,000			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	120,000			1.d.(1)
(2) Mortgage-backed securities	B489	597,000			1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	2,003,000			1.d.(3)
e. Interest income from trading assets	4069	773,000			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	242,000			1.f.
g. Other interest income	4518	70,000			1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.)	4107	30,878,000			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	16,000			2.a.(1)(a)
(b) Nontransaction accounts:					
(1) Savings deposits (include MMDAs)	0093	881,000			2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	A517	352,000			2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000	A518	145,000			2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	5,844,000			2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	576,000			2.b.
c. Interest on trading liabilities and other borrowed money	4185	1,595,000			2.c.

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

Schedule RI-Continued

4

Dollar Amounts in Thousands	Year-to-date				
	RIAD	Bil	Mil	Thou	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures	4200		754,000		2.d.
e. Total interest expense (sum of items 2.a through 2.d)	4073		10,163,000		2.e.
3. Net interest income (item 1.h minus 2.e)				4074	20,715,000 3.
4. Provision for loan and lease losses				4230	7,568,000 4.
5. Noninterest income:					
a. Income from fiduciary activities(1).....	4070		1,228,000		5.a.
b. Service charges on deposit accounts in domestic offices	4080		413,000		5.b.
c. Trading revenue(2)	A220		3,448,000		5.c.
d. Investment banking, advisory, brokerage, and underwriting fees and commissions	B490		0		5.d.
e. Venture capital revenue	B491		(130,000)		5.e.
f. Net servicing fees.....	B492		1,715,000		5.f.
g. Net securitization income.....	B493		1,962,000		5.g.
h. Insurance commissions and fees	B494		547,000		5.h.
i. Net gains (losses) on sales of loans and leases	5416		228,000		5.i.
j. Net gains (losses) on sales of other real estate owned	5415		(23,000)		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	B496		927,000		5.k.
l. Other noninterest income*	B497		4,690,000		5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....				4079	15,005,000 5.m.
6. a. Realized gains (losses) on held-to-maturity securities				3521	0 6.a.
b. Realized gains (losses) on available-for-sale securities				3196	35,000 6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....	4135		7,262,000		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		2,051,000		7.b.
c. (1) Goodwill impairment losses	C216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	C232		469,000		7.c.(2)
d. Other noninterest expense*	4092		8,723,000		7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	18,505,000 7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....				4301	9,682,000 8.
9. Applicable income taxes (on item 8)				4302	3,326,000 9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)				4300	6,356,000 10.
11. Extraordinary items and other adjustments, net of income taxes*				4320	0 11.
12. Net income (loss) (sum of items 10 and 11)				4340	6,356,000 12.

* Describe on Schedule RI-E - Explanations

(1) For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

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

Schedule RI-Continued

5

Memoranda

	Dollar Amounts in Thousands	Year-to-date				
		RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	4513			10,000		M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	8431			155,000		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b above)	4313			48,000		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507			314,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150			Number		M.5.
6. Not Applicable						
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition(1)	9106	CC	YY	MM	DD	M.7.
				0000/00/00		
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):		RIAD	Bil	Mil	Thou	
a. Interest rate exposures.....	8757			1,099,000		M.8.a.
b. Foreign exchange exposures	8758			1,933,000		M.8.b.
c. Equity security and index exposures	8759			217,000		M.8.c.
d. Commodity and other exposures	8760			199,000		M.8.d.
9. Impact on income of derivatives held for purposes other than trading:		RIAD	Bil	Mil	Thou	
a. Net increase (decrease) to interest income	8761			1,043,000		M.9.a.
b. Net (increase) decrease to interest expense	8762			(765,000)		M.9.b.
c. Other (noninterest) allocations	8763			296,000		M.9.c.
10. Credit losses on derivatives (see instructions)	A251			0		M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? (enter "Y" for YES or "N" for NO)		RIAD	(Y / N)			M.11.
		A530	N			

(1) For example, a bank acquired on June 1, 2001, would report 20010601.

Schedule RI-A - Changes in Equity Capital**6**

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Total equity capital most recently reported for the December 31, 2001, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217		37,623,000		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		37,623,000		3.
4. Net income (loss) (must equal Schedule RI, item 12)	4340		6,356,000		4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509		1,600,000		5.
6. Treasury stock transactions, net	B510		0		6.
7. Changes incident to business combinations, net	4356		0		7.
8. LESS: Cash dividends declared on preferred stock	4470		71,000		8.
9. LESS: Cash dividends declared on common stock	4460		7,990,000		9.
10. Other comprehensive income(1)	B511		767,000		10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415		3,024,000		11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210		41,309,000		12.

* Describe on Schedule RI-E - Explanations.

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

**Schedule RI-B - Charge-offs and Recoveries on Loans and Leases
and Changes in Allowance for Loan and Lease Losses****Part I. Charge-offs and Recoveries on Loans and Leases****Part I excludes charge-offs and recoveries through
the allocated transfer risk reserve.**

Dollar Amounts in Thousands

Part I excludes charge-offs and recoveries through the allocated transfer risk reserve.									
Dollar Amounts in Thousands									

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

Schedule RI-B - Continued

7

Part I. Continued

Part I. Continued	(Column A) Charge-offs(1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
6. Loans to foreign governments and official institutions	4643	0			4627	2,000			6.
7. All other loans	4644	103,000			4628	23,000			7.
8. Lease financing receivables:									
a. To U.S. addressees (domicile)	4658	377,000			4668	14,000			8.a.
b. To non-U.S. addressees (domicile)	4659	69,000			4669	14,000			8.b.
9. Total (sum of items 1 through 8)	4635	7,701,000			4605	1,197,000			9.

Memoranda

Memoranda	(Column A) Charge-offs(1)				(Column B) Recoveries			
	Calendar year-to-date							
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
Dollar Amounts in Thousands								
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409		0		5410		0	
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652		143,000		4662		29,000	

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

Part II. Changes in Allowance for Loan and Lease Losses

	RIAD	Bil	Mil	Thou
Dollar Amounts in Thousands				
1. Balance most recently reported for the December 31, 2001, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522		5,446,000	
2. Recoveries (must equal part I, item 9, column B above)	4605		1,197,000	
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, Part II, item 4) ..	C079		7,701,000	
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523		0	
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230		7,568,000	
6. Adjustments* (see instructions for this schedule)	C233		1,676,000	
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123		8,186,000	

* Describe on Schedule RI-E - Explanations.

Schedule RI-D - Income from International Operations**8**

For all banks with foreign offices, Edge or Agreement subsidiaries, or IBFs where international operations account for more than 10 percent of total revenues, total assets, or net income.

	Dollar Amounts in Thousands	Year-to-date			
		RIAD	Bil	Mil	Thou
1. Interest income and expense attributable to international operations:					
a. Gross interest income.....	B523		18,192,000		1.a.
b. Gross interest expense.....	B524		6,000,000		1.b.
2. Net interest income attributable to international operations (item 1.a minus 1.b)	B525		12,192,000		2.
3. Noninterest income and expense attributable to international operations:					
a. Noninterest income attributable to international operations	4097		7,344,000		3.a.
b. Provision for loan and lease losses attributable to international operations	4235		3,308,000		3.b.
c. Other noninterest expense attributable to international operations	4239		8,968,000		3.c.
d. Net noninterest income (expense) attributable to international operations (items 3.a minus 3.b and 3.c)	4843		(4,932,000)		3.d.
4. Estimated pretax income attributable to international operations before capital allocation adjustments (sum of items 2 and 3.d)	4844		7,260,000		4.
5. Adjustment to pretax income for internal allocations to international operations to reflect the effects of equity capital on overall bank funding costs	4845		(160,000)		5.
6. Estimated pretax income attributable to international operations after capital allocation adjustment (sum of items 4 and 5).....	4846		7,100,000		6.
7. Income taxes attributable to income from international operations as estimated in item 6	4797		2,438,000		7.
8. Estimated net income attributable to international operations (item 6 minus 7)	4341		4,662,000		8.

Schedule RI-E - Explanations

9

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

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

		Dollar Amounts in Thousands	Year-to-date			
			RIAD	Bil	Mil	Thou
1. Other noninterest income (from Schedule RI, item 5.l)						
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:						
a.	Income and fees from the printing and sale of checks		C013		0	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance		C014		0	1.b.
c.	Income and fees from automated teller machines (ATMs)		C016		0	1.c.
d.	Rent and other income from real estate owned		4042		0	1.d.
e.	Safe deposit box rent		C015		0	1.e.
f.	TEXT 4461		4461		0	1.f.
g.	TEXT 4462		4462		0	1.g.
h.	TEXT 4463		4463		0	1.h.
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:						
a.	Data processing expenses		C017		907,000	2.a.
b.	Advertising and marketing expenses		0497		1,376,000	2.b.
c.	Directors' fees		4136		0	2.c.
d.	Printing, stationery, and supplies		C018		0	2.d.
e.	Postage		8403		0	2.e.
f.	Legal fees and expenses		4141		806,000	2.f.
g.	FDIC deposit insurance assessments		4146		0	2.g.
h.	TEXT 4464 Operating Expense Paid to Affiliates		4464		1,609,000	2.h.
i.	TEXT 4467		4467		0	2.i.
j.	TEXT 4468		4468		0	2.j.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
a.	(1) Effect of adopting FAS 142, "Goodwill and Other Intangible Assets"		C231		0	3.a.(1)
	(2) Applicable income tax effect	4486		0		3.a.(2)
b.	(1) TEXT 4487		4487		0	3.b.(1)
	(2) Applicable income tax effect	4488		0		3.b.(2)
c.	(1) TEXT 4489		4489		0	3.c.(1)
	(2) Applicable income tax effect	4491		0		3.c.(2)

Schedule RI-E - Continued

		Dollar Amounts in Thousands	Year-to-date			
			RIAD	Bil	Mil	Thou
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):						
a.	TEXT B526		B526		0	4.a
b.	TEXT B527		B527		0	4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
a.	TEXT 4498	Capital Contribution/ Other	4498		9,424,000	5.a.
b.	TEXT 4499	Capital Distribution	4499		(6,400,000)	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):						
a.	TEXT 4521	Acquired Reserves / Other	4521		1,676,000	6.a.
b.	TEXT 4522		4522		0	6.b.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):						

Other explanations (Either enter text in the field below or skip and leave blank for "No comment"):

(TEXT 4769)

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 2002

11

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

Schedule RC - Balance Sheet

Dollar Amounts in Thousands				RCFD	Bil	Mil	Thou
ASSETS							
1. Cash and balances due from depository institutions (from Schedule RC-A):							
a. Noninterest-bearing balances and currency and coin(1)				0081		10,522,000	1.a.
b. Interest-bearing balances(2)				0071		14,022,000	1.b.
2. Securities:							
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754		59,000	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)				1773		75,228,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:							
a. Federal funds sold in domestic offices				RCON	B987	996,000	3.a.
b. Securities purchased under agreements to resell(3)				RCFD	B989	3,710,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):							
a. Loans and leases held for sale					5369	9,920,000	4.a.
b. Loans and leases, net of unearned income	B528	302,651,000					4.b.
c. LESS: Allowance for loan and lease losses	3123	8,186,000					4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529		294,465,000	4.d.
5. Trading assets (from Schedule RC-D)					3545	45,612,000	5.
6. Premises and fixed assets (including capitalized leases)					2145	4,078,000	6.
7. Other real estate owned (from Schedule RC-M)					2150	128,000	7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)					2130	711,000	8.
9. Customers' liability to this bank on acceptances outstanding					2155	1,282,000	9.
10. Intangible assets:							
a. Goodwill					3163	5,459,000	10.a.
b. Other intangible assets (from Schedule RC-M)					0426	4,174,000	10.b.
11. Other assets (from Schedule RC-F)					2160	28,310,000	11.
12. Total assets (sum of items 1 through 11)					2170	498,676,000	12.

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

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

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

Schedule RC - Continued

12

Dollar Amounts in Thousands				Bil	Mil	Thou	
LIABILITIES							
13. Deposits:							
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCON						
	2200				108,968,000		13.a.
(1) Noninterest-bearing(1)	RCON	6631	19,074,000				13.a.(1)
(2) Interest-bearing	RCON	6636	89,894,000				13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN						
	2200				223,706,000		13.b.
(1) Noninterest-bearing	RCFN	6631	17,030,000				13.b.(1)
(2) Interest-bearing	RCFN	6636	206,676,000				13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase							
a. Federal funds purchased in domestic offices(2)	RCON	B993	16,763,000				14.a.
b. Securities sold under agreements to repurchase(3)	RCFD	B995	12,945,000				14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD	3548	29,853,000				15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD						
	3190		26,211,000				16.
17. Not applicable							
18. Bank's liability on acceptances executed and outstanding		2920	1,282,000				18.
19. Subordinated notes and debentures(4)		3200	11,500,000				19.
20. Other liabilities (from Schedule RC-G)		2930	25,903,000				20.
21. Total liabilities (sum of items 13 through 20)		2948	457,131,000				21.
22. Minority interest in consolidated subsidiaries		3000	236,000				22.
EQUITY CAPITAL							
23. Perpetual preferred stock and related surplus		3838	1,950,000				23.
24. Common stock		3230	751,000				24.
25. Surplus (exclude all surplus related to preferred stock)		3839	21,606,000				25.
26. a. Retained earnings		3632	17,523,000				26.a.
b. Accumulated other comprehensive income(5)		B530	(521,000)				26.b.
27. Other equity capital components(6)		A130	0				27.
28. Total equity capital (sum of items 23 through 27)		3210	41,309,000				28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)		3300	498,676,000				29.

Memorandum

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2001	RCFD	Number	
	6724	N/A	M.1.

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

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

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

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

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

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

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

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

Schedule RC-A - Cash and Balances Due From Depository Institutions**13**

Exclude assets held for trading.

	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
1. Cash items in process of collection, unposted debits, and currency and coin	0022	3,961,000						
a. Cash items in process of collection and unposted debits					0020	2,000,000		
b. Currency and coin					0080	548,000		
2. Balances due from depository institutions in the U.S.					0082	552,000		
a. U.S. branches and agencies of foreign banks (including their IBFs)	0083	371,000						
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	0085	755,000						
3. Balances due from banks in foreign countries and foreign central banks.....					0070	32,000		
a. Foreign branches of other U.S. banks	0073	1,043,000						
b. Other banks in foreign countries and foreign central banks	0074	18,278,000						
4. Balances due from Federal Reserve Banks	0090	136,000			0090	131,000		
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)	0010	24,544,000			0010	3,263,000		

Schedule RC-B - Securities

Exclude assets held for trading.

	Held-to-maturity								Available-for-sale							
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
Dollar Amounts in Thousands																
1. U.S. Treasury securities ..	0211	0			0213	0			1286	9,585,000			1287	9,676,000		
2. U.S. Government agency obligations (exclude mortgage-backed securities):																
a. Issued by U.S. Government agencies(1) ..	1289	0			1290	0			1291	80,000			1293	85,000		
b. Issued by U.S. Government-sponsored agencies(2)	1294	0			1295	0			1297	6,065,000			1298	6,185,000		
3. Securities issued by states and political subdivisions in the U.S. ..	8496	0			8497	0			8498	6,344,000			8499	6,822,000		

(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 RC-B - Continued

14

	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
4. Mortgage-backed securities (MBS):																	
a. Pass-through securities:																	
(1) Guaranteed by GNMA.....	1698			0	1699			0	1701			13,687,000	1702			13,898,000	4.a.(1)
(2) Issued by FNMA and FHLMC	1703			0	1705			0	1706			2,671,000	1707			2,732,000	4.a.(2)
(3) Other pass-through securities	1709			0	1710			0	1711			23,000	1713			23,000	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			6,000	1717			7,000	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			0	1734			0	1735			0	1736			0	4.b.(3)
5. Asset-backed securities (ABS):																	
a. Credit card receivables	B838			0	B839			0	B840			265,000	B841			265,000	5.a.
b. Home equity lines	B842			0	B843			0	B844			61,000	B845			60,000	5.b.
c. Automobile loans.....	B846			0	B847			0	B848			0	B849			0	5.c.
d. Other consumer loans	B850			0	B851			0	B852			0	B853			0	5.d.
e. Commercial and industrial loans	B854			0	B855			0	B856			34,000	B857			34,000	5.e.
f. Other	B858			0	B859			0	B860			140,000	B861			140,000	5.f.
6. Other debt securities:																	
a. Other domestic debt securities.....	1737			0	1738			0	1739			1,665,000	1741			1,384,000	6.a.
b. Foreign debt securities.....	1742			59,000	1743			59,000	1744			33,106,000	1746			33,166,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values(1)									A510			739,000	A511			751,000	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754			59,000	1771			59,000	1772			74,471,000	1773			75,228,000	8.

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

Schedule RC-B - Continued

15

Memoranda

	Dollar Amounts in Thousands				
	RCFD	Bil	Mil	Thou	
1. Pledged securities(1).....	0416	25,380,000			M.1.
2. Maturity and repricing data for debt securities(1),(2) (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3),(4)					
(1) Three months or less.....	A549	10,764,000			M.2.a.(1)
(2) Over three months through 12 months	A550	9,110,000			M.2.a.(2)
(3) Over one year through three years.....	A551	13,561,000			M.2.a.(3)
(4) Over three years through five years	A552	11,596,000			M.2.a.(4)
(5) Over five years through 15 years	A553	7,567,000			M.2.a.(5)
(6) Over 15 years	A554	4,148,000			M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3),(5)					
(1) Three months or less.....	A555	270,000			M.2.b.(1)
(2) Over three months through 12 months	A556	482,000			M.2.b.(2)
(3) Over one year through three years.....	A557	719,000			M.2.b.(3)
(4) Over three years through five years	A558	1,000			M.2.b.(4)
(5) Over five years through 15 years	A559	40,000			M.2.b.(5)
(6) Over 15 years	A560	15,141,000			M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:(6)					
(1) Three years or less.....	A561	6,000			M.2.c.(1)
(2) Over three years.....	A562	1,000			M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248	19,678,000			M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0			M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	8782	23,000			M.4.a.
b. Fair value.....	8783	23,000			M.4.b.

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

(2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.

(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

(4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

Schedule RC-C - Loans and Lease Financing Receivables**16****Part I. Loans and Leases**

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 market value and (2) other loans and leases, net of unearned income. Report loans and leases net of any applicable allocated transfer risk reserve. Exclude assets held for trading and commercial paper.

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans secured by real estate.....	1410	51,838,000							1.
a. Construction, land development, and other land loans.....					1415	450,000			1.a.
b. Secured by farmland (including farm residential and other improvements)					1420	0			1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					1797	2,608,000			1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens					5367	21,235,000			1.c.(2)(a)
(b) Secured by junior liens					5368	91,000			1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					1460	852,000			1.d.
e. Secured by nonfarm nonresidential properties.....					1480	2,184,000			1.e.
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S.					B531	16,282,000			2.a.
(1) To U.S. branches and agencies of foreign banks	B532	93,000						2.a.(1)	
(2) To other commercial banks in the U.S.	B533	16,324,000						2.a.(2)	
b. To other depository institutions in the U.S.	B534	12,273,000			B534	12,273,000			2.b.
c. To banks in foreign countries				B535	849,000			2.c.	
(1) To foreign branches of other U.S. banks	B536	33,000						2.c.(1)	
(2) To other banks in foreign countries	B537	5,616,000						2.c.(2)	
3. Loans to finance agricultural production and other loans to farmers	1590	190,000			1590	0			3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	1763	29,464,000			1763	27,581,000			4.a.
b. To non-U.S. addressees (domicile).....	1764	65,095,000			1764	547,000			4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards	B538	55,107,000			B538	42,611,000			6.a.
b. Other revolving credit plans	B539	13,298,000			B539	659,000			6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	26,307,000			2011	812,000			6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081	1,841,000			2081	5,000			7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	546,000			2107	546,000			8.
9. Other loans	1563	20,707,000						9.	
a. Loans for purchasing or carrying securities (secured and unsecured).....				1545	373,000			9.a.	
b. All other loans (exclude consumer loans)				1564	12,615,000			9.b.	
10. Lease financing receivables (net of unearned income)				2165	11,409,000			10.	
a. Of U.S. addressees (domicile)	2182	10,895,000						10.a.	
b. Of non-U.S. addressees (domicile)	2183	4,852,000						10.b.	
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	1,908,000			2123	878,000			11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	312,571,000			2122	153,104,000			12.

Schedule RC-C - Continued

17

Part I. Continued

Memoranda

	Dollar Amounts in Thousands				
	RCFD	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, above and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures)	1616		153,000		M.1.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:(1),(2)	RCON				
(1) Three months or less	A564		189,000		M.2.a.(1)
(2) Over three months through 12 months	A565		1,041,000		M.2.a.(2)
(3) Over one year through three years.....	A566		2,709,000		M.2.a.(3)
(4) Over three years through five years	A567		5,609,000		M.2.a.(4)
(5) Over five years through 15 years	A568		3,620,000		M.2.a.(5)
(6) Over 15 years	A569		7,941,000		M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:(1),(3)	RCFD				
(1) Three months or less.....	A570		151,052,000		M.2.b.(1)
(2) Over three months through 12 months	A571		38,979,000		M.2.b.(2)
(3) Over one year through three years.....	A572		54,232,000		M.2.b.(3)
(4) Over three years through five years	A573		23,348,000		M.2.b.(4)
(5) Over five years through 15 years	A574		14,207,000		M.2.b.(5)
(6) Over 15 years	A575		2,847,000		M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247		116,419,000		M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A(4)	2746		347,000		M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370		7,382,000		M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A, above)	B837		23,206,000		M.5.

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

(2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

(3) Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.

(4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-C - Continued

17a

Part II. Loans to Small Businesses and Small Farms

Schedule RC-C, Part II is to be reported only with the June Report of Condition.

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "N" in the box to the right for NO, otherwise mark it "Y" for YES.)

RCN	(Y / N)
6999	N/A

1.

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

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

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

2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

Number of Loans	
RCN	
5562	N/A
5563	N/A

2.a.

2.b.

- a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (Note: Item 1.e, column B, divided by the number of loans should NOT exceed \$100,000.)
- b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.)

Dollar Amounts in Thousands

3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part 1, item 1.e, column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part 1, item 1.e, column B):	RCON		RCON	Bil	Mil	Thou	
a. With original amounts of \$100,000 or less	5564	N/A	5565	N/A			3.a.
b. With original amounts of more than \$100,000 through \$250,000	5566	N/A	5567	N/A			3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	N/A	5569	N/A			3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):							
a. With original amounts of \$100,000 or less	5570	N/A	5571	N/A			4.a.
b. With original amounts of more than \$100,000 through \$250,000	5572	N/A	5573	N/A			4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	N/A	5575	N/A			4.c.

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

Schedule RC-C - Continued

17b

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "N" in the box to the right for NO, otherwise mark it "Y" for YES.)

RCON	(Y / N)
6860	N/A

5.

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

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

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

6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

- a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.)
- b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.)

Number of Loans	
RCON	
5576	N/A
6.a.	
RCON	
5577	N/A
6.b.	

Dollar Amounts in Thousands	(Column A)		(Column B) Amount Currently Outstanding			
	Number of Loans					
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):	RCON		RCON	Bil	Mil	Thou
a. With original amounts of \$100,000 or less	5578	N/A	5579			N/A
b. With original amounts of more than \$100,000 through \$250,000	5580	N/A	5581			N/A
c. With original amounts of more than \$250,000 through \$500,000	5582	N/A	5583			N/A
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3, column B):						
a. With original amounts of \$100,000 or less	5584	N/A	5585			N/A
b. With original amounts of more than \$100,000 through \$250,000	5586	N/A	5587			N/A
c. With original amounts of more than \$250,000 through \$500,000	5588	N/A	5589			N/A

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

Schedule RC-D - Trading Assets and Liabilities**18**

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

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
ASSETS						
1. U.S. Treasury securities in domestic offices	RCON	3531	171,000			1.
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities)	RCON	3532	0			2.
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	RCON	3533	42,000			3.
4. Mortgage-backed securities (MBS) in domestic offices:						
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCON	3534	207,000			4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	RCON	3535	312,000			4.b.
c. All other mortgage-backed securities	RCON	3536	380,000			4.c.
5. Other debt securities in domestic offices	RCON	3537	3,360,000			5.
6. - 8. Not applicable						
9. Other trading assets in domestic offices	RCON	3541	2,230,000			9.
10. Trading assets in foreign offices	RCFN	3542	12,408,000			10.
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts:						
a. In domestic offices	RCON	3543	3,031,000			11.a.
b. In foreign offices	RCFN	3543	23,471,000			11.b.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCFD	3545	45,612,000			12.
LIABILITIES						
13. Liability for short positions	RCFD	3546	2,740,000			13.
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts	RCON	3547	27,113,000			14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	RCON	3548	29,853,000			15.

Schedule RC-E - Deposit Liabilities

19

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts			
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Deposits of:												
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B549		9,704,000						B550		96,563,000	1.
2. U.S. Government	2202		11,000						2520		0	2.
3. States and political subdivisions in the U.S.	2203		158,000						2530		741,000	3.
4. Commercial banks and other depository institutions in the U.S.	B551		569,000						B552		14,000	4.
5. Banks in foreign countries.....	2213		1,109,000						2236		34,000	5.
6. Foreign governments and official institutions (including foreign central banks).....	2216		65,000						2377		0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215		11,616,000		2210		10,269,000		2385		97,352,000	7.

Memoranda

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):								
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835		1,572,000					M.1.a.
b. Total brokered deposits	2365		37,618,000					M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):								
(1) Issued in denominations of less than \$100,000	2343		28,078,000					M.1.c.(1)
(2) Issued EITHER in denominations of \$100,000 OR in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	2344		175,000					M.1.c.(2)
d. Maturity data for brokered deposits:								
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243		28,078,000					M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	A244		9,365,000					M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590		743,000					M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):								
a. Savings deposits:								
(1) Money market deposit accounts (MMDAs)	6810		67,541,000					M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	0352		5,952,000					M.2.a.(2)
b. Total time deposits of less than \$100,000	6648		3,669,000					M.2.b.
c. Total time deposits of \$100,000 or more	2604		20,190,000					M.2.c.

Schedule RC-E - Continued

20

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
3. Maturity and repricing data for time deposits of less than \$100,000:						
a. Time deposits of less than \$100,000 with a remaining maturity of next repricing date of:(1),(2)						
(1) Three months or less.....	A579		796,000			M.3.a.(1)
(2) Over three months through 12 months	A580		1,688,000			M.3.a.(2)
(3) Over one year through three years.....	A581		711,000			M.3.a.(3)
(4) Over three years.....	A582		474,000			M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) through 3.a.(4) above)(3).....						
	A241		2,484,000			M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:						
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:(1),(4)						
(1) Three months or less.....	A584		17,939,000			M.4.a.(1)
(2) Over three months through 12 months	A585		990,000			M.4.a.(2)
(3) Over one year through three years.....	A586		441,000			M.4.a.(3)
(4) Over three years.....	A587		820,000			M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) through 4.a.(4) above)(3)						
	A242		18,896,000			M.4.b.

(1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

(2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b above.

(3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

(4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c above.

Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Dollar Amounts in Thousands		RCFN	Bil	Mil	Thou	
Deposits of:						
1. Individuals, partnerships, and corporations (include all certified and official checks)	B553		195,416,000			1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554		1,571,000			2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625		21,242,000			3.
4. Foreign governments and official institutions (including foreign central banks).....	2650		5,363,000			4.
5. U.S. Government and states and political subdivisions in the U.S.	B555		114,000			5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200		223,706,000			6.

Memorandum

Dollar Amounts in Thousands		RCFN	Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)	A245		80,908,000			M.1.

Schedule RC-F - Other Assets

21

Dollar Amounts in Thousands				RCFD	Bil	Mil	Thou	
1. Accrued interest receivable(1)				B556		3,395,000		1.
2. Net deferred tax assets(2)				2148		2,302,000		2.
3. Interest-only strips receivable (not in form of a security)(3) on:								
a. Mortgage loans				A519		271,000		3.a.
b. Other financial assets				A520		0		3.b.
4. Equity securities that DO NOT have readily determinable fair values(4)				1752		2,900,000		4.
5. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				2168		19,442,000		5.
a. Prepaid expenses	2166		0					5.a.
b. Cash surrender value of life insurance	C009		0					5.b.
c. Repossessed personal property (including vehicles)	1578		0					5.c.
d. Derivatives with a positive fair value held for purposes other than trading	C010		0					5.d.
e. TEXT 3549	3549		0					5.e.
f. TEXT 3550	3550		0					5.f.
g. TEXT 3551	3551		0					5.g.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 11)				2160		28,310,000		6.

Schedule RC-G - Other Liabilities

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1. a. Interest accrued and unpaid on deposits in domestic offices(5)				3645		86,000		1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)				RCFD				
				3646		5,055,000		1.b.
2. Net deferred tax liabilities(2)				3049		670,000		2.
3. Allowance for credit losses on off-balance sheet credit exposures				B557		167,000		3.
4. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				2938		19,925,000		4.
a. Accounts payable	3066		0					4.a.
b. Deferred compensation liabilities	C011		0					4.b.
c. Dividends declared but not yet payable	2932		0					4.c.
d. Derivatives with a negative fair value held for purposes other than trading	C012		0					4.d.
e. TEXT 3552	3552		0					4.e.
f. TEXT 3553	3553		0					4.f.
g. TEXT 3554	3554		0					4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				2930		25,903,000		5.

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

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

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

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

(5) For savings banks, include "dividends" accrued and unpaid on deposits.

Schedule RC-H - Selected Balance Sheet Items for Domestic Offices**22**

Dollar Amounts in Thousands	Domestic Offices				
	RCON	Bil	Mil	Thou	
1. Customers' liability to this bank on acceptances outstanding	2155		173,000		1.
2. Bank's liability on acceptances executed and outstanding	2920		173,000		2.
3. Securities purchased under agreements to resell	B989		1,381,000		3.
4. Securities sold under agreements to repurchase	B995		10,926,000		4.
5. Other borrowed money	3190		14,597,000		5.
<i>EITHER</i>					
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	2163		0		6.
<i>OR</i>					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	2941		3,177,000		7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192		228,819,000		8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		184,097,000		9.

In items 10-17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.

Dollar Amounts in Thousands	Domestic Offices				
	RCON	Bil	Mil	Thou	
10. U.S. Treasury securities	1039		8,389,000		10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041		5,781,000		11.
12. Securities issued by states and political subdivisions in the U.S.	1042		6,271,000		12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043		14,719,000		13.a.(1)
(2) Other pass-through securities	1044		20,000		13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209		6,000		13.b.(1)
(2) All other mortgage-backed securities	1280		0		13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities)	1281		1,918,000		14.
15. Foreign debt securities (include foreign asset-backed securities)	1282		2,305,000		15.
16. Investments in mutual funds and other equity securities with readily determinable fair values	A510		439,000		16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1374		39,848,000		17.
18. Equity securities that do not have readily determinable fair values	1752		2,595,000		18.

Schedule RC-I - Assets and Liabilities of IBFs**To be completed only by banks with IBFs and other "foreign" offices.**

Dollar Amounts in Thousands	Domestic Offices				
	RCFN	Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	2133		7,311,000		1.
2. Total IBF liabilities (component of Schedule RC, item 21)	2898		6,489,000		2.

Schedule RC-K - Quarterly Averages(1)

23

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
ASSETS						
1. Interest-bearing balances due from depository institutions	3381		13,928,000			1.
2. U.S. Treasury securities and U.S. Government agency obligations(2) (excluding mortgage-backed securities)	B558		8,501,000			2.
3. Mortgage-backed securities(2)	B559		14,656,000			3.
4. All other securities(2),(3) (includes securities issued by states and political subdivisions in the U.S.)	B560		40,673,000			4.
5. Federal funds sold and securities purchased under agreements to resell	3365		9,921,000			5.
6. Loans:						
a. Loans in domestic offices:	RCON					
(1) Total loans	3360		136,980,000			6.a.(1)
(2) Loans secured by real estate	3385		27,196,000			6.a.(2)
(3) Loans to finance agricultural production and other loans to farmers	3386		0			6.a.(3)
(4) Commercial and industrial loans	3387		26,893,000			6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....	B561		40,483,000			6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562		1,480,000			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN 3360		152,276,000			6.b.
7. Trading assets	RCFD 3401		18,704,000			7.
8. Lease and financing receivables (net of unearned income).....	RCFD 3484		15,645,000			8.
9. Total assets(4)	RCFD 3368		484,482,000			9.
LIABILITIES						
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON 3485		1,220,000			10.
11. Nontransaction accounts in domestic offices:						
a. Savings deposits (include MMDAs).....	B563		72,630,000			11.a.
b. Time deposits of \$100,000 or more.....	A514		14,465,000			11.b.
c. Time deposits of less than \$100,000	A529		3,763,000			11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN 3404		207,939,000			12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD 3353		26,198,000			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD 3355		24,475,000			14.

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

(2) Quarterly averages for all debt securities should be based on amortized cost.

(3) Quarterly averages for all equity securities should be based on historical cost.

(4) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L - Derivatives and Off-Balance Sheet Items**24**

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar Amounts in Thousands			RCFD	Bil	Mil	Thou
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines			3814		4,710,000	1.a.
b. Credit card lines			3815		327,720,000	1.b.
c. Commercial real estate, construction, and land development:						
(1) Commitments to fund loans secured by real estate			3816		1,001,000	1.c.(1)
(2) Commitments to fund loans not secured by real estate			6550		212,000	1.c.(2)
d. Securities underwriting			3817		234,000	1.d.
e. Other unused commitments			3818		208,927,000	1.e.
2. Financial standby letters of credit and foreign office guarantees			3819		30,514,000	2.
a. Amount of financial standby letters of credit conveyed to others	3820	494,000				2.a.
3. Performance standby letters of credit and foreign office guarantees			3821		6,520,000	3.
a. Amount of performance standby letters of credit conveyed to others	3822	1,834,000				3.a.
4. Commercial and similar letters of credit			3411		4,857,000	4.
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank			3428		0	5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)			3433		37,979,000	6.
7. Credit derivatives:						
a. Notional amount of credit derivatives on which the reporting bank is the guarantor			A534		62,704,000	7.a.
(1) Gross positive fair value			C219		234,000	7.a.(1)
(2) Gross negative fair value			C220		794,000	7.a.(2)
b. Notional amount of credit derivatives on which the reporting bank is the beneficiary			A535		55,714,000	7.b.
(1) Gross positive fair value			C221		1,012,000	7.b.(1)
(2) Gross negative fair value			C222		270,000	7.b.(2)
8. Spot foreign exchange contracts			8765		94,284,000	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")			3430		1,839,000	9.
a. Securities borrowed	3432	0				9.a.
b. Commitments to purchase when-issued securities	3434	0				9.b.
c. TEXT 3555	3555	0				9.c.
d. TEXT 3556	3556	0				9.d.
e. TEXT 3557	3557	0				9.e.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")			5591		201,000	10.
a. Commitments to sell when-issued securities	3435	0				10.a.
b. TEXT 5592	5592	0				10.b.
c. TEXT 5593	5593	0				10.c.
d. TEXT 5594	5594	0				10.d.
e. TEXT 5595	5595	0				10.e.

25

RCFD	Tril	Bil	Mil	Thou	
C223	20,912,000				11.a.
C224	0				11.b.

11.a.

11.b.

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts			
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a. through 12.e must equal sum of items 13 and 14):																
a. Futures contracts	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696			
	250,004,000				4,429,000				643,000				531,000			
	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700			
b. Forward contracts	398,763,000				1,333,308,000				276,000				4,952,000			
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704			
(1) Written options	44,625,000				350,000				2,968,000				99,000			
	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708			
(2) Purchased options	41,689,000				782,000				3,191,000				97,000			
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712			
(1) Written options	466,850,000				163,159,000				23,259,000				4,981,000			
	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716			
(2) Purchased options	408,455,000				158,007,000				17,545,000				8,683,000			
	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720			
e. Swaps	4,599,596,000				304,536,000				16,172,000				5,019,000			
13. Total gross notional amount of derivative contracts held for trading	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724			
	6,110,012,000				1,939,251,000				64,001,000				24,362,000			
14. Total gross notional amount of derivative contract held for purposes other than trading....																
	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728			
	99,970,000				25,320,000				53,000				0			
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFD A589															
	16,603,000															
15. Gross fair values of derivative contracts:																
a. Contracts held for trading:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736			
(1) Gross positive fair value ..	126,808,000				42,976,000				3,485,000				1,486,000			
	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740			
(2) Gross negative fair value.	123,104,000				45,010,000				3,815,000				3,164,000			
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744			
(1) Gross positive fair value ..	4,012,000				254,000				1,000				0			
	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748			
(2) Gross negative fair value.	1,341,000				668,000				1,000				0			

Schedule RC-M - Memoranda

26

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	6164		3,000		1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	6165	Number	1		1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets	3164		700,000		2.a.
(1) Estimated fair value of mortgage servicing assets	A590		702,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026		2,470,000		2.b.
c. All other identifiable intangible assets	5507		1,004,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426		4,174,000		2.d.
3. Other real estate owned:					
a. Direct and indirect investments in real estate ventures	5372		0		3.a.
b. All other real estate owned:	RCON				
(1) Construction, land development, and other land in domestic offices	5508		0		3.b.(1)
(2) Farmland in domestic offices	5509		0		3.b.(2)
(3) 1-4 family residential properties in domestic offices	5510		18,000		3.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices	5511		0		3.b.(4)
(5) Nonfarm nonresidential properties in domestic offices	5512		29,000		3.b.(5)
(6) In foreign offices	RCFN 5513		81,000		3.b.(6)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	RCFD 2150		128,000		3.c.
4. Investments in unconsolidated subsidiaries and associated companies:					
a. Direct and indirect investments in real estate ventures	5374		0		4.a.
b. All other investments in unconsolidated subsidiaries and associated companies	5375		711,000		4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130		711,000		4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) With a remaining maturity of one year or less(1)	2651		0		5.a.(1)
(2) With a remaining maturity of more than one year through three years	B565		0		5.a.(2)
(3) With a remaining maturity of more than three years	B566		0		5.a.(3)
b. Other borrowings:					
(1) With a remaining maturity of one year or less	B571		21,229,000		5.b.(1)
(2) With a remaining maturity of more than one year through three years	B567		3,224,000		5.b.(2)
(3) With a remaining maturity of more than three years	B568		1,758,000		5.b.(3)
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16)	3190		26,211,000		5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?					
Enter "Y" for YES or "N" for NO	RCFD B569	(Y / N)	Y		6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities					
	RCFD B570	Bil	Mil	Thou	7.
			16,412,000		

(1) Includes overnight Federal Home Loan Bank advances.

Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and other Assets

27

	(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				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:													
a. Construction, land development, and other land loans in domestic offices.....	2759	34,000			2769	5,000			3492	28,000			1.a.
b. Secured by farmland in domestic offices	3493	0			3494	0			3495	0			1.b.
c. Secured by 1-4 family residential properties in domestic offices:													
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	12,000			5399	0			5400	7,000			1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties													
(a) Secured by first liens	C236	495,000			C237	599,000			C229	126,000			1.c.(2)(a)
(b) Secured by junior liens	C238	14,000			C239	0			C230	1,000			1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	1,000			3500	0			3501	5,000			1.d.
e. Secured by nonfarm nonresidential properties in domestic offices.....	3502	7,000			3503	0			3504	17,000			1.e.
	RCFN				RCFN				RCFN				
f. In foreign offices.....	B572	382,000			B573	27,000			B574	590,000			1.f.
2. Loans to depository institutions and acceptances of other banks:													
a. To U.S. banks and other U.S. depository institutions	RCFD				RCFD				RCFD				
	5377	0			5378	0			5379	0			2.a.
b. To foreign banks	5380	0			5381	0			5382	51,000			2.b.
3. Loans to finance agricultural production and other loans to farmers	1594	0			1597	0			1583	7,000			3.
4. Commercial and industrial loans:													
a. To U.S. addressees (domicile)	1251	448,000			1252	1,000			1253	1,296,000			4.a.
b. To non-U.S. addressees (domicile).....	1254	191,000			1255	13,000			1256	2,140,000			4.b.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards	B575	1,653,000			B576	1,083,000			B577	155,000			5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B578	574,000			B579	183,000			B580	1,217,000			5.b.
6. Loans to foreign governments and official institutions.....	5389	0			5390	0			5391	381,000			6.
7. All other loans	5459	54,000			5460	24,000			5461	203,000			7.
8. Lease financing receivables:													
a. Of U.S. addressees (domicile)	1257	346,000			1258	1,000			1259	281,000			8.a.
b. Of non-U.S. addressees (domicile)	1271	38,000			1272	3,000			1791	173,000			8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	0			3506	0			3507	38,000			9.

Schedule RC-N - Continued

28

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 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			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
Dollar Amounts in Thousands												
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612		189,000		5613		599,000		5614		1,000	
a. Guaranteed portion of loans and leases included in item 10 above	5615		173,000		5616		504,000		5617		1,000	

	(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			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
Dollar Amounts in Thousands												
Memoranda												
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	1658		22,000		1659		0		1661		72,000	
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558		0		6559		0		6560		0	
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248		370,000		1249		26,000		1250		541,000	
4. Not applicable												
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	C240		100,000		C241		58,000		C226		39,000	

	(Column A) Past Due 30 through 89 days				(Column B) Past due 90 days or more			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets	3529		0		3530		0	

Person to whom questions about the Reports of Condition and Income should be directed:

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

29

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Unposted debits (see instructions):					
a. Actual amount of all unposted debits	0030		0		1.a.
OR					
b. Separate amount of unposted debits:					
(1) Actual amount of unposted debits to demand deposits	0031		0		1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits(1)	0032		0		1.b.(2)
2. Unposted credits (see instructions):					
a. Actual amount of all unposted credits	3510		0		2.a.
OR					
b. Separate amount of unposted credits:					
(1) Actual amount of unposted credits to demand deposits	3512		0		2.b.(1)
(2) Actual amount of unposted credits to time and savings deposits(1)	3514		0		2.b.(2)
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices)	3520		0		3.
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (not included in total deposits):					
a. Demand deposits of consolidated subsidiaries	2211		1,379,000		4.a.
b. Time and savings deposits(1) of consolidated subsidiaries	2351		4,811,000		4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514		1,000		4.c.
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:					
a. Demand deposits in insured branches (included in Schedule RC-E, Part II)	2229		1,782,000		5.a.
b. Time and savings deposits(1) in insured branches (included in Schedule RC-E, Part II)	2383		1,299,000		5.b.
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b.)	5515		7,000		5.c.
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:					
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, item 7, column B)	2314		1,000		6.a.
b. Amount reflected in time and savings deposits(1) (included in Schedule RC-E, Part I, item 7, column A or C, but not column B)	2315		0		6.b.
7. Unamortized premiums and discounts on time and savings deposits:(1),(2)					
a. Unamortized premiums	5516		0		7.a.
b. Unamortized discounts	5517		0		7.b.
8. To be completed by banks with "Oakar deposits."					
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):					
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter	A531		N/A		8.a.(1)
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF)	A532		N/A		8.a.(2)
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions)	A533		N/A		8.b.

(1) For FDIC insurance and FICO assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

(2) Exclude core deposit intangibles.

Schedule RC-O - Continued

30

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
9. Deposits in lifeline accounts.....		5596				9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices)		8432		0		10.
11. Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal demand balances:						
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis		8785		0		11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis		A181		0		11.b.
c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E		A182		0		11.c.
12. Amount of assets netted against deposit liabilities in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):						
a. Amount of assets netted against demand deposits.....		A527		1,145,000		12.a.
b. Amount of assets netted against time and savings deposits		A528		78,000		12.b.

Memoranda (to be completed each quarter except as noted)

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b)						
a. Deposit accounts of \$100,000 or less:						
(1) Amount of deposit accounts of \$100,000 or less.....		2702		54,268,000		M.1.a.(1)
(2) Number of deposit accounts of \$100,000 or less (to be completed for the June report only).....	3779	N/A				M.1.a.(2)
b. Deposit accounts of more than \$100,000:						
(1) Amount of deposit accounts of more than \$100,000		2710		57,781,000		M.1.b.(1)
(2) Number of deposit accounts of more than \$100,000.....	2722	92,921				M.1.b.(2)
2. Memorandum item 2 is to be completed by all banks.						
Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (see instructions)		5597		49,232,000		M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:						
TEXT A545		A545				M.3.

Schedule RC-R - Regulatory Capital**31**

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
Tier 1 Capital						
1. Total equity capital (from Schedule RC, item 28)	3210		41,309,000			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)	8434		408,000			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		1,160,000			4.
5. LESS: Nonqualifying perpetual preferred stock	B588		0			5.
6. Qualifying minority interests in consolidated subsidiaries	B589		236,000			6.
7. LESS: Disallowed goodwill and other disallowed intangible assets	B590		6,463,000			7.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)	C227		33,514,000			8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships	B591		68,000			9.a.
b. LESS: Disallowed deferred tax assets	5610		0			9.b.
10. Other additions to (deductions from) Tier 1 capital	B592		(26,000)			10.
11. Tier 1 capital (sum of items 8 and 10 less items 9.a and 9.b)	8274		33,420,000			11.
Tier 2 Capital						
12. Qualifying subordinated debt and redeemable preferred stock	5306		11,500,000			12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593		0			13.
14. Allowance for loan and lease losses includible in Tier 2 capital	5310		5,098,000			14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221		6,000			15.
16. Other Tier 2 capital components	B594		0			16.
17. Tier 2 capital (sum of items 12 through 16)	5311		16,604,000			17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275		16,604,000			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		50,024,000			21.
Total assets for leverage ratio						
22. Average total assets (from Schedule RC-K, item 9)	3368		484,482,000			22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590		6,463,000			23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a. above)	B591		68,000			24.
25. LESS: Disallowed deferred tax assets (from item 9.b. above)	5610		0			25.
26. LESS: Other deductions from assets for leverage capital purposes	B596		323,000			26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224		477,628,000			27.
Adjustments for financial subsidiaries						
28.a. Adjustment to Tier 1 capital reported in item 11	C228		0			28.a.
b. Adjustment to total risk-based capital reported in item 21	B503		0			28.b.
29. Adjustment to risk-weighted assets reported in item 62	B504		0			29.
30. Adjustment to average total assets reported in item 27	B505		0			30.
Capital ratios						
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)						
31. Tier 1 leverage ratio (2)	7273	N/A	7204	7.00		31.
32. Tier 1 risk-based capital ratio (3)	7274	N/A	7206	8.40		32.
33. Total risk-based capital ratio (4)	7275	N/A	7205	12.58		33.

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

(2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

(3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

(4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R - Continued

32

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	(Column A)			(Column B)			(Column C)			(Column D)			(Column E)			(Column F)		
	Totals (from Schedule RC)			Items Not Subject to Risk-Weighting			Allocation by Risk Weight Category											
							0%			20%			50%			100%		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Balance Sheet Asset Categories																		
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b).....	RCFD 0010						RCFD B600			RCFD B601						RCFD B602		
	24,544,000						7,680,000			14,868,000						1,996,000		
	RCFD 1754			RCFD B603			RCFD B604			RCFD B605			RCFD B606			RCFD B607		
35. Held-to-maturity securities	59,000			0			0			0			0			59,000		
	RCFD 1773			RCFD B608			RCFD B609			RCFD B610			RCFD B611			RCFD B612		
36. Available-for-sale securities	75,228,000			1,247,000			49,037,000			14,670,000			3,636,000			6,638,000		
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225						RCFD C063			RCFD C064						RCFD B520		
	4,706,000						1,465,000			2,628,000						613,000		
	RCFD 5369			RCFD B617			RCFD B618			RCFD B619			RCFD B620			RCFD B621		
38. Loans and leases held for sale	9,920,000			0			543,000			0			3,376,000			6,001,000		
	RCFD B528			RCFD B622			RCFD B623			RCFD B624			RCFD B625			RCFD B626		
39. Loans and leases, net of unearned income(1)	302,651,000			(1,321,000)			6,684,000			40,415,000			38,981,000			217,892,000		
	RCFD 3123			RCFD 3123														
40. LESS: Allowance for loan and lease losses.....	8,186,000			8,186,000														
	RCFD 3545			RCFD B627			RCFD B628			RCFD B629			RCFD B630			RCFD B631		
41. Trading Assets	45,612,000			45,612,000			0			0			0			0		
	RCFD B639			RCFD B640			RCFD B641			RCFD B642			RCFD B643			RCFD 5339		
42. All other assets(2)	44,142,000			7,484,000			1,361,000			4,731,000			1,108,000			29,458,000		
	RCFD 2170			RCFD B644			RCFD 5320			RCFD 5327			RCFD 5334			RCFD 5340		
43. Total assets (sum of items 34 through 42)	498,676,000			44,836,000			66,770,000			77,312,000			47,101,000			262,657,000		

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

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

Schedule RC-R - Continued

33

	(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%			
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Derivatives and Off-Balance Sheet Items	RCFD B546				RCFD B547			RCFD B548			RCFD B581			RCFD B582			RCFD B583			
44. Financial standby letters of credit.....	30,775,000			1.00 (2)	30,775,000			9,921,000			2,583,000			286,000			17,985,000			44.
45. Performance standby letters of credit	RCFD 3821				RCFD B650			RCFD B651			RCFD B652			RCFD B653			RCFD B654			45.
	6,520,000			0.50	3,260,000			165,000			240,000			10,000			2,845,000			
46. Commercial and similar letters of credit	RCFD 3411				RCFD B655			RCFD B656			RCFD B657			RCFD B658			RCFD B659			46.
	4,857,000			0.20	971,400			58,000			202,000			0			711,400			
47. Risk participations in bankers acceptances acquired by the reporting institution																				47.
	RCFD 3429				RCFD B660			RCFD B661			RCFD B662						RCFD B663			
	0			1.00	0			0			0						0			
	RCFD 3433				RCFD B664			RCFD B665			RCFD B666			RCFD B667			RCFD B668			
48. Securities lent	37,979,000			1.00	37,979,000			37,904,000			66,000			0			9,000			48.
49. Retained recourse on small business obligations sold with recourse.....	RCFD A250				RCFD B669			RCFD B670			RCFD B671			RCFD B672			RCFD B673			49.
	0			1.00	0			0			0			0			0			
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar- for-dollar capital requirement																				50.
	RCFD B541			7.95 (3)	RCFD B542												RCFD B543			
	1,534,000				12,197,000												12,197,000			
51. All other financial assets sold with recourse	RCFD B675				RCFD B676			RCFD B677			RCFD B678			RCFD B679			RCFD B680			51.
	24,000			1.00	24,000			0			0			0			24,000			
52. All other off-balance sheet liabilities	RCFD B681				RCFD B682			RCFD B683			RCFD B684			RCFD B685			RCFD B686			52.
	173,000			1.00	173,000			6,000			58,000			10,000			99,000			
53. Unused commitments with an original maturity exceeding one year	RCFD 3833				RCFD B687			RCFD B688			RCFD B689			RCFD B690			RCFD B691			53.
	70,792,000			0.50	35,396,000			699,000			1,282,000			1,103,000			32,312,000			
54. Derivative contracts					RCFD A167			RCFD B693			RCFD B694			RCFD B695						54.
					73,460,000			2,524,000			30,846,000			40,090,000						

(1) Column A multiplied by credit conversion factor.

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

(3) Or institution-specific factor.

Schedule RC-R - Continued

34

												(Column C)			(Column D)			(Column E)			(Column F)			
												Allocation by Risk Weight Category												
												0%			20%			50%			100%			
Dollar Amounts in Thousands												Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Totals																								
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)												RCFD B696			RCFD B697			RCFD B698			RCFD B699			
												118,047,000			112,589,000			88,600,000			328,839,400			55.
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)												RCFD B700			RCFD B701			RCFD B702			RCFD B703			
												0			22,517,800			44,300,000			328,839,400			57.
58. Market risk equivalent assets																					RCFD 1651			
																					5,227,000			58.
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)																					RCFD B704			
																					400,884,200			59.
60. LESS: Excess allowance for loan and lease losses																					RCFD A222			
																					3,108,000			60.
61. LESS: Allocated transfer risk reserve																					RCFD 3128			
																					147,000			61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)																					RCFD A223			
																					397,629,200			62.

Memoranda

Dollar Amounts in Thousands						RCFD	Tril	Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards						8764			32,537,000		M.1.

With a remaining maturity of																
(Column A) One year or less						(Column B) Over one year through five years					(Column C) Over five years					
RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou		
2. Notional principal amounts of derivative contracts:(1)																
a. Interest rate contracts.....	3809	2,176,422,000				8766	1,796,708,000				8767	1,309,446,000				M.2.a.
b. Foreign exchange contracts	3812	1,450,329,000				8769	199,689,000				8770	97,580,000				M.2.b.
c. Gold contracts.....	8771	6,301,000				8772	6,347,000				8773	2,297,000				M.2.c.
d. Other precious metals contracts	8774	25,000				8775	0				8776	0				M.2.d.
e. Other commodity contracts	8777	2,993,000				8778	5,357,000				8779	130,000				M.2.e.
f. Equity derivative contracts	A000	17,241,000				A001	52,467,000				A002	8,861,000				M.2.f.

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

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

35

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

	(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 & Industrial Loans			(Column G) All Other Loans and All Leases		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar Amounts in Thousands																					
Bank Securitization Activities																					
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705			RCFD B706			RCFD B707			RCFD B708			RCFD B709			RCFD B710			RCFD B711		
	76,362,000			691,000			38,561,000			17,000			59,000			44,000			959,000		
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:																					
a. Retained interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5) ..	RCFD B712			RCFD B713			RCFD B714			RCFD B715			RCFD B716			RCFD B717			RCFD B718		
	1,000			0			265,000			0			0			0			1,000		
b. Standby letters of credit, subordinated securities, and other enhancements	RCFD B719			RCFD B720			RCFD B721			RCFD B722			RCFD B723			RCFD B724			RCFD B725		
	167,000			20,000			1,327,000			0			2,000			1,000			147,000		
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726			RCFD B727			RCFD B728			RCFD B729			RCFD B730			RCFD B731			RCFD B732		
	20,000			1,000			114,000			0			0			0			0		
4. Past due loan amounts included in item 1:	RCFD B733			RCFD B734			RCFD B735			RCFD B736			RCFD B737			RCFD B738			RCFD B739		
a. 30-89 days past due	2,764,000			6,000			924,000			1,000			0			0			12,000		
b. 90 days or more past due	RCFD B740			RCFD B741			RCFD B742			RCFD B743			RCFD B744			RCFD B745			RCFD B746		
	1,191,000			0			758,000			0			0			0			4,000		
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	RIAD B747			RIAD B748			RIAD B749			RIAD B750			RIAD B751			RIAD B752			RIAD B753		
a. Charge-offs	12,000			0			2,379,000			0			0			0			3,000		
b. Recoveries.....	RIAD B754			RIAD B755			RIAD B756			RIAD B757			RIAD B758			RIAD B759			RIAD B760		
	2,000			0			171,000			0			0			0			1,000		

36

[illegible]

Schedule RC-S - Continued

	(Column A) 1 - 4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial & Industrial Loans			(Column G) All Other Loans and All Leases			
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Bank Asset Sales																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790			RCFD B791			RCFD B792			RCFD B793			RCFD B794			RCFD B795			RCFD B796			11.
	371,000			0			26,000			0			0			0			0			
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 ..	RCFD B797			RCFD B798			RCFD B799			RCFD B800			RCFD B801			RCFD B802			RCFD B803			12.
	334,000			0			2,000			0			0			0			0			

Memoranda

Dollar Amounts in Thousands

		RCFD	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 on these obligations as of the report date	A250				0	M.1.b.
2. Outstanding principal balance of assets serviced for others:						
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804			641,000		M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805			77,729,000		M.2.b.
c. Other financial assets(1)	A591			40,699,000		M.2.c.
3. Asset-backed commercial paper conduits:						
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:						
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806			968,000		M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	B807			16,000		M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:						
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808			32,210,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	B809			0		M.3.b.(2)

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

Schedule RC-T - Fiduciary and Related Services**38**

Items 12 through 23 and Memorandum item 4 will not be made available to the public on an individual institution basis.

1. Does the institution have fiduciary powers? (enter "Y" for YES or "N" for NO)

RCFD	(Y / N)
A345	Y

 1.
(If "NO," do not complete Schedule RC-T.)

2. Does the institution exercise the fiduciary powers it has been granted? (enter "Y" for YES or "N" for NO)

RCFD	(Y / N)
A346	Y

 2.

3. Does the institution have any fiduciary or related activity (in the form of assets or accounts)?
(enter "Y" for YES or "N" for NO) (If "NO," do not complete the rest of Schedule RC-T.)

RCFD	(Y / N)
B867	Y

 3.

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 19.a quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 11 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou		
Dollar Amounts in Thousands										
FIDUCIARY AND RELATED ASSETS	RCFD B868				RCFD B869				RCFD B870	RCFD B871
4. Personal trust and agency accounts	10,209,000				36,453,000				3,950	36,343
5. Retirement related trust and agency accounts:										
a. Employee benefit - defined contribution	530,000				0				10	0
b. Employee benefit - defined benefit	9,510,000				192,229,000				78	1,848
c. Other retirement accounts	18,000				420,000				2	10
6. Corporate trust and agency accounts	0				96,185,000				0	1,482
7. Investment management agency accounts	94,491,000								2,886,649	
8. Other fiduciary accounts	19,473,000				113,430,000				263	6,685

Schedule RC-T - Continued

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou		
Dollar Amounts in Thousands										
FIDUCIARY AND RELATED ASSETS - Continued										
9. Total fiduciary accounts (sum of items 4 through 8)	RCFD B894				RCFD B895				RCFD B896	RCFD B897
	134,231,000				438,717,000				2,890,952	46,368
10. Custody and safekeeping accounts					RCFD B898					RCFD B899
					1,671,395,000					330,985
11. Fiduciary accounts held in foreign offices (included in items 9 and 10)	RCFN B900				RCFN B901				RCFN B902	RCFN B903
	95,023,000				1,189,097,000				2,885,277	360,082

Dollar Amounts in Thousands				RIAD	Bil	Mil	Thou
FIDUCIARY AND RELATED SERVICES INCOME							
12. Personal trust and agency accounts				B904		152,000	12.
13. Retirement related trust and agency accounts:							
a. Employee benefit - defined contribution				B905		1,000	13.a.
b. Employee benefit - defined benefit				B906		32,000	13.b.
c. Other retirement accounts				B907		1,000	13.c.
14. Corporate trust and agency accounts				A479		91,000	14.
15. Investment management agency accounts				B908		206,000	15.
16. Other fiduciary accounts				A480		168,000	16.
17. Custody and safekeeping accounts				B909		450,000	17.
18. Other fiduciary and related services income				B910		127,000	18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)				4070		1,228,000	19.
a. Fiduciary and related services income - foreign offices (included in item 19)				B912		859,000	19.a.
20. Less: Expenses				C058		565,000	20.
21. Less: Net losses from fiduciary and related services				A488		1,000	21.
22. Plus: Intracompany income credits for fiduciary and related services				B911		1,000	22.
23. Net fiduciary and related services income				A491		663,000	23.

Memoranda

	Managed Assets				
	RCFD	Tril	Bil	Mil	Thou
Dollar Amounts in Thousands					
1. Managed assets held in personal trust and agency accounts:					
a. Noninterest-bearing deposits	B913	3,000			
b. Interest-bearing deposits	B914	252,000			
c. U.S. Treasury and U.S. Government agency obligations	B915	441,000			
d. State, county, and municipal obligations	B916	1,296,000			
e. Money market mutual funds	B917	12,000			
f. Other short-term obligations	B918	322,000			
g. Other notes and bonds	B919	345,000			
h. Common and preferred stocks	B920	5,974,000			
i. Real estate mortgages	B921	13,000			
j. Real estate	B922	94,000			
k. Miscellaneous assets	B923	1,457,000			
l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868	10,209,000			

Schedule RC-T - Continued

Memoranda - Continued

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding			
	RCFD		Tril	Bil	Mil	Thou
Dollar Amounts in Thousands						
2. Corporate trust and agency accounts:			RCFD B928			
a. Corporate and municipal trusteeships	B927	1,349	203,105,000			
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	690				

M.2.a.

M.2.b.

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets				
Dollar Amounts in Thousands	RCFD		RCFD	Tril	Bil	Mil	Thou
3. Collective investments funds and common trust funds:							
a. Domestic equity	B931	4	B932			765,000	M3.a.
b. International/Global equity	B933	5	B934			788,000	M3.b.
c. Stock/Bond blend	B935	2	B936			490,000	M3.c.
d. Taxable bond	B937	11	B938			711,000	M3.d.
e. Municipal bond	B939	3	B940			468,000	M3.e.
f. Short term investments/Money market	B941	1	B942			1,395,000	M3.f.
g. Specialty/Other	B943	2	B944			108,000	M3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	28	B946			4,725,000	M3.h.

M.3.a.

M.3.b.

M.3.c.

M.3.d.

M.3.e.

M.3.f.

M.3.g.

M.3.h.

	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries		
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou
Dollar Amounts in Thousands									
4. Fiduciary settlements, surcharges, and other losses:									
a. Personal trust and agency accounts	B947	0		B948	0		B949	0	
b. Retirement related trust and agency accounts	B950	0		B951	0		B952	0	
c. Investment management agency accounts	B953	0		B954	0		B955	0	
d. Other fiduciary accounts and related services	B956	0		B957	1,000		B958	0	
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21)	B959	0		B960	1,000		B961	0	

M.4.a.

M.4.b.

M.4.c.

M.4.d.

M.4.e.

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

Edward J. Schneider, Vice President

Name and Title (TEXT B962)

schneidere@citigroup.com

E-mail Address (TEXT B926)

(212) 559-1073

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FAX: Area code/phone number (TEXT B964)

Optional Narrative Statement Concerning the Amounts
Reported in the Reports of Condition and Incomeat close of business on December 31, 2002Citibank, N.A.

Legal Title of Bank

New York

City

NY

State

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will

appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy. The statement must be signed, in the space provided below, by a senior officer of the bank who thereby attests to its accuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement, under signature, appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

BANK MANAGEMENT STATEMENT (Either enter text in the field below or skip and leave blank for "No comment"):

(TEXT 6980)

Signature of Executive Officer of Bank

Date of Signature

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK		OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2005	
Citibank, N.A.		SPECIAL REPORT (Dollar Amounts in Thousands)	
399 Park Avenue			
New York, NY 10043			
		CLOSE OF BUSINESS DATE	FDIC Certificate Number
		December 31, 2002	0 7 2 1 3

LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date)

The following information is required by Public Laws 90-44 and 102-242, but does not constitute a part of the Report of Condition. With each Report of Condition, these Laws require all banks to furnish a report of all loans or other extensions of credit to their executive officers made since the date of the previous Report of Condition. Data regarding individual loans or other extensions of credit are not required. If no such loans or other extensions of credit were made during the period, insert "none" against subitem (a). (Exclude the first \$15,000 of indebtedness of each executive officer under bank credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal Regulations (Federal Reserve Board Regulation O) for the definitions of "executive officer" and "extension of credit," respectively. Exclude loans and other extensions of credit to directors and principal shareholders who are not executive officers.

a. Number of loans made to executive officers since the previous Call Report date RCFD 3561 0 a.
 b. Total dollar amount of above loans (in thousands of dollars) RCFD 3562 0 b.
 c. Range of interest charged on above loans
 (example: 9 ¾% = 9.75) RCFD 7701 0.00 % to RCFD 7702 0.00 % c.

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT	DATE (Month, Day, Year)

Emergency Contact Information

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

Primary ContactEdward Schneider

Name (TEXT C366)

Vice President

Title (TEXT C367)

Schneidere@citigroup.com

E-mail Address (TEXT C368)

(212) 559-1073

Telephone: Area code/phone number/extension (TEXT C369)

(212) 793-6652

FAX: Area code/phone number (TEXT C370)

Secondary ContactCarmine Pennella

Name (TEXT C371)

Vice President

Title (TEXT C372)

Pennellac@citigroup.com

E-mail Address (TEXT C373)

(212) 559-6007

Telephone: Area code/phone number/extension (TEXT C374)

(212) 793-6652

FAX: Area code/phone number (TEXT C375)