Board of Governors of the Federal Reserve System
OMB Number: 7100-0036
Federal Deposit Insurance Corporation
OMB Number: 3064-0052
Office of the Comptroller of the Currency
OMB Number: 1557-0081
Expires March 31, 2009

Federal Financial Institutions Examination Council

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

Report at the close of business March 31, 2007

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

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

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

I, the undersigned CFO (or equivalent) of the named bank, attest 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.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

Each bank must prepare its Reports of Condition and Income (Call Report) data by either:

(a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (https://cdr.ffiec.gov/cdr/), or

(b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at CDR.Help@ffiec.gov.

FDIC Certificate Number 07213
(RSSD 9050)

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

Citibank, N.A.
Legal Title of Bank (RSSD 9017)

New York
City (RSSD 9130)

NY
State Abbrev. (RSSD 9200)

10022-
Zip Code (RSSD 9220)

Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter and (2) the person at the bank--other than the Chief Financial Officer (or equivalent)--to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter 'none' for the contact's e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

Chief Financial Officer (or Equivalent) Signing the Reports

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

Telephone: Area code/phone number/extension (TEXT C493)

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4086)

Telephone: Area code/phone number/extension (TEXT 8902)

FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

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

FAX: Area code/phone number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

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

FAX: Area code/phone number (TEXT C375)

USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

This information is being requested to identify points-of-contact who are in charge of your depository institution's Section 314(a) searches and who could be contacted by federal law enforcement officers for additional information related to anti-terrorist financing and anti-money laundering. Please provide information for a secondary contact if available. Information for a third and fourth contact may be provided at the bank's option. Enter 'none' for the contact's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the confidential use of the Agencies and the Financial Crimes Enforcement Network (FinCEN) and will not be released to the public.

Primary Contact

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

Telephone: Area code/phone number/extension (TEXT C440)

FAX: Area code/phone number (TEXT C441)

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

Telephone: Area code/phone number/extension (TEXT C445)

FAX: Area code/phone number (TEXT C446)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Telephone: Area code/phone number/extension (TEXT C873)

FAX: Area code/phone number (TEXT C874)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Telephone: Area code/phone number/extension (TEXT C878)

FAX: Area code/phone number (TEXT C879)

Consolidated Report of Income
for the period January 1, 2007 - March 31, 2007

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

Schedule RI - Income Statement

Dollar Amounts in Thousands		Bil Mil Thou	
1. Interest income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate	RIAD4011	3,245,000	1.a.(1)(a)
(b) Loans to finance agricultural production and other loans to farmers	RIAD4024	3,000	1.a.(1)(b)
(c) Commercial and industrial loans	RIAD4012	601,000	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	RIADB485	0	1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB486	544,000	1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions	RIAD4056	1,000	1.a.(1)(e)
(f) All other loans in domestic offices	RIADB487	557,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4059	5,758,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	RIAD4010	**10,709,000**	1.a.(3)
b. Income from lease financing receivables	RIAD4065	137,000	1.b.
c. Interest income on balances due from depository institutions (1)	RIAD4115	666,000	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RIADB488	131,000	1.d.(1)
(2) Mortgage-backed securities	RIADB489	1,566,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	1,036,000	1.d.(3)
e. Interest income from trading assets	RIAD4069	1,062,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	181,000	1.f.
g. Other interest income	RIAD4518	65,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	RIAD4107	**15,553,000**	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)	RIAD4508	5,000	2.a.(1)(a)
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	RIAD0093	837,000	2.a.(1)(b)(1)
(2) Time deposits of $100,000 or more	RIADA517	578,000	2.a.(1)(b)(2)
(3) Time deposits of less than $100,000	RIADA518	160,000	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4172	4,405,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	398,000	2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185	2,109,000	2.c.

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

Schedule RI - Continued

Dollar Amounts in Thousands		Bil Mil Thou	
d. Interest on subordinated notes and debentures	RIAD4200	328,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073	**8,820,000**	2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074	**6,733,000**	3.
4. Provision for loan and lease losses	RIAD4230	1,702,000	4.
5. Noninterest income:			
a. Income from fiduciary activities (1)	RIAD4070	531,000	5.a.
b. Service charges on deposit accounts in domestic offices	RIAD4080	125,000	5.b.
c. Trading revenue (2)	RIADA220	1,706,000	5.c.
d.			5.d.
(1) **Fees and commissions from securities brokerage**	RIADC886	11,000	5.d.(1)
(2) **Investment banking, advisory, and underwriting fees and commissions**	RIADC888	13,000	5.d.(2)
(3) **Fees and commissions from annuity sales**	RIADC887	29,000	5.d.(3)
(4) **Underwriting income from insurance and reinsurance activities**	RIADC386	0	5.d.(4)
(5) **Income from other insurance activities**	RIADC387	266,000	5.d.(5)
e. Venture capital revenue	RIADB491	1,000	5.e.
f. Net servicing fees	RIADB492	565,000	5.f.
g. Net securitization income	RIADB493	16,000	5.g.
h. **Not applicable**			
i. Net gains (losses) on sales of loans and leases	RIAD5416	18,000	5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415	3,000	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496	94,000	5.k.
l. Other noninterest income (*)	RIADB497	1,662,000	5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079	**5,040,000**	5.m.
6.			
a. Realized gains (losses) on held-to-maturity securities	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196	330,000	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits	RIAD4135	3,424,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	935,000	7.b.
c.			
(1) Goodwill impairment losses	RIADC216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232	40,000	7.c.(2)
d. Other noninterest expense (*)	RIAD4092	3,202,000	7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093	**7,601,000**	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	RIAD4301	**2,800,000**	8.
9. Applicable income taxes (on item 8)	RIAD4302	645,000	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300	**2,155,000**	10.
11. Extraordinary items and other adjustments, net of income taxes (*)	RIAD4320	0	11.
12. Net income (loss) (sum of items 10 and 11)	RIAD4340	**2,155,000**	12.

(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.e.

(*) Describe on Schedule RI-E - Explanations

Schedule RI - Continued

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513	13,000	M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	RIAD8431	0	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	RIAD4313	9,000	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	RIAD4507	181,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	214786	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)	RIAD9106		M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) **(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.):**			
a. Interest rate exposures	RIAD8757	614,000	M.8.a.
b. Foreign exchange exposures	RIAD8758	791,000	M.8.b.
c. Equity security and index exposures	RIAD8759	202,000	M.8.c.
d. Commodity and other exposures	RIAD8760	92,000	M.8.d.
e. **Credit exposures**	RIADF186	7,000	M.8.e.
9. **Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:**			
a. **Net gains (losses) on credit derivatives held for trading**	RIADC889	(1,000)	M.9.a.
b. **Net gains (losses) on credit derivatives held for purposes other than trading**	RIADC890	0	M.9.b.
10. Credit losses on derivatives (see instructions)	RIADA251	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?	RIADA530	NO	M.11.

Dollar Amounts in Thousands		Bil Mil Thou	
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part 1, Memorandum items 8.b and 8.c.			
12. **Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))**	RIADF228	0	M.12.

(1) For example, a bank acquired on March 1, 2005, would report 20050301.

Schedule RI-A - Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands		Bil Mil Thou	
1. Total equity capital most recently reported for the December 31, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	73,153,000	1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles (*)	RIADB507	(96,000)	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	**73,057,000**	3.
4. Net income (loss) (must equal Schedule RI, item 12)	RIAD4340	**2,155,000**	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	(7,000)	5.
6. Treasury stock transactions, net	RIADB510	0	6.
7. Changes incident to business combinations, net	RIAD4356	(1,000)	7.
8. LESS: Cash dividends declared on preferred stock	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock	RIAD4460	0	9.
10. Other comprehensive income (1)	RIADB511	68,000	10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above)	RIAD4415	2,030,000	11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	RIAD3210	**77,302,000**	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 (1) and Recoveries on Loans and Leases

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices	RIAD3582	0	RIAD3583	0	1.a.
b. Secured by farmland in domestic offices	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411	28,000	RIAD5412	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RIADC234	72,000	RIADC217	2,000	1.c.(2)(a)
(b) Secured by junior liens	RIADC235	13,000	RIADC218	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RIAD3588	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices	RIAD3590	1,000	RIAD3591	1,000	1.e.
f. In foreign offices	RIADB512	33,000	RIADB513	4,000	1.f.
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions	RIAD4653	0	RIAD4663	0	2.a.
b. To foreign banks	RIAD4654	1,000	RIAD4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	RIAD4655	0	RIAD4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RIAD4645	14,000	RIAD4617	20,000	4.a.
b. To non-U.S. addressees (domicile)	RIAD4646	61,000	RIAD4618	40,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	RIADB514	276,000	RIADB515	73,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB516	869,000	RIADB517	154,000	5.b.
6. Loans to foreign governments and official institutions	RIAD4643	0	RIAD4627	19,000	6.
7. All other loans	RIAD4644	13,000	RIAD4628	4,000	7.
8. Lease financing receivables:					
a. **Leases to individuals for household, family, and other personal expenditures**	RIADF185	0	RIADF187	0	8.a.
b. **All other leases**	RIADC880	19,000	RIADF188	11,000	8.b.
9. Total (sum of items 1 through 8)	RIAD4635	**1,400,000**	RIAD4605	**328,000**	9.

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

Schedule RI-B - Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
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	RIAD5409	0	RIAD5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	RIAD4652	33,000	RIAD4662	4,000	M.2.

Dollar Amounts in Thousands		Bil Mil Thou	
3. Not applicable			
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	RIADC388	20,000	M.4.

Dollar Amounts in Thousands	(Column A) Charge-offs: Calender YTD		(Column B) Recoveries: Calender YTD		
5. **Construction, land development, and other land loans in domestic offices (sum of Memorandum items 5.a and 5.b must equal Schedule RI-B, part I, item 1.a):**					
a. **1-4 family residential construction loans**	RIADC891	0	RIADC892	0	M.5.a.
b. **Other construction loans and all land development and other land loans**	RIADC893	0	RIADC894	0	M.5.b.
6. **Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 6.a and 6.b must equal Schedule RI-B, part I, item 1.e):**					
a. **Loans secured by owner-occupied nonfarm nonresidential properties**	RIADC895	0	RIADC896	0	M.6.a.
b. **Loans secured by other nonfarm nonresidential properties**	RIADC897	1,000	RIADC898	1,000	M.6.b.

Schedule RI-B - Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands		Bil Mil Thou	
1. Balance most recently reported for the December 31, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	5,152,000	1.
2. Recoveries (must equal part I, item 9, column B, above)	RIAD4605	**328,000**	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	1,400,000	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	RIAD4230	1,702,000	5.
6. Adjustments (see instructions for this schedule) (*)	RIADC233	72,000	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	RIAD3123	**5,854,000**	7.

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	6,000	M.1.
Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	0	M.3.
Memorandum item 4 is to be completed by all banks.			
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	RIADC781	0	M.4.

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

Schedule RI-D - Income from Foreign Offices

For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

Dollar Amounts in Thousands		Bil Mil Thou	
1. Total interest income in foreign offices	RIADC899	9,720,000	1.
2. Total interest expense in foreign offices	RIADC900	5,336,000	2.
3. Provision for loan and lease losses in foreign offices	RIADC901	1,324,000	3.
4. Noninterest income in foreign offices:			
a. Trading revenue	RIADC902	1,382,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	RIADC903	306,000	4.b.
c. Net securitization income	RIADC904	16,000	4.c.
d. Other noninterest income	RIADC905	1,435,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	RIADC906	141,000	5.
6. Total noninterest expense in foreign offices	RIADC907	3,936,000	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs	RIADC908	(158,000)	7.
8. Applicable income taxes (on items 1 through 7)	RIADC909	518,000	8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices	RIADC910	0	9.
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9)	RIADC911	**1,728,000**	10.
11. Internal allocations of income and expense applicable to foreign offices	RIADC912	(793,000)	11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices	RIADC913	(1,549,000)	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12)	RIADC914	**(614,000)**	13.

Schedule RI-E - Explanations

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

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

Dollar Amounts in Thousands		Bil Mil Thou	
1. Other noninterest income (from Schedule RI, item 5.l): Itemize and describe amounts 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	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance	RIADC014	0	1.b.
c. Income and fees from automated teller machines (ATMs)	RIADC016	0	1.c.
d. Rent and other income from other real estate owned	RIAD4042	0	1.d.
e. Safe deposit box rent	RIADC015	0	1.e.
f. TEXT4461 Operating Income from Affiliates	RIAD4461	522,000	1.f.
g. TEXT4462	RIAD4462	0	1.g.
h. TEXT4463	RIAD4463	0	1.h.
i. **Net change in the fair values of financial instruments accounted for under a fair value option**	RIADF229	258,000	1.i.
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	RIADC017	207,000	2.a.
b. Advertising and marketing expenses	RIAD0497	446,000	2.b.
c. Directors' fees	RIAD4136	0	2.c.
d. Printing, stationery, and supplies	RIADC018	0	2.d.
e. Postage	RIAD8403	0	2.e.
f. Legal fees and expenses	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments	RIAD4146	0	2.g.
h. TEXT4464 Restructuring Expense	RIAD4464	987,000	2.h.
i. TEXT4467 Operating Expense Paid to Affiliates	RIAD4467	242,000	2.i.
j. TEXT4468 Technology/Communication Expense	RIAD4468	230,000	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) TEXT4469	RIAD4469	0	3.a.(1)
(2) Applicable income tax effect	RIAD4486	0	3.a.(2)
b. (1) TEXT4487	RIAD4487	0	3.b.(1)
(2) Applicable income tax effect	RIAD4488	0	3.b.(2)
c. (1) TEXT4489	RIAD4489	0	3.c.(1)
(2) Applicable income tax effect	RIAD4491	0	3.c.(2)

Schedule RI-E - Continued

Dollar Amounts in Thousands			Bil Mil Thou	
4. 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.	TEXTB526	Opening balance adj due to adoption of SFAS 157, SFAS 159, FSP 13-2 and FIN 48	RIADB526 (96,000)	4.a.
b.	TEXTB527		RIADB527 0	4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	TEXT4498	Capital Contributions	RIAD4498 2,030,000	5.a.
b.	TEXT4499		RIAD4499 0	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):				
a.	TEXT4521	Foreign Currency Translation / other	RIAD4521 72,000	6.a.
b.	TEXT4522		RIAD4522 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):				
a. Comments?			RIAD4769 NO	7.a.
b. Other explanations:				

(TEXT 4769)

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2007

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

Schedule RC - Balance Sheet

Dollar Amounts in Thousands		Bil Mil Thou	
ASSETS			
1. Cash and balances due from depository institutions (from Schedule RC-A):			
a. Noninterest-bearing balances and currency and coin (1)	RCFD0081	17,516,000	1.a.
b. Interest-bearing balances (2)	RCFD0071	40,777,000	1.b.
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	**1,000**	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	**220,170,000**	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold in domestic offices	RCONB987	982,000	3.a.
b. Securities purchased under agreements to resell (3)	RCFDB989	9,887,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			
a. Loans and leases held for sale	RCFD5369	16,040,000	4.a.
b. Loans and leases, net of unearned income	RCFDB528	579,223,000	4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	5,854,000	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	**573,369,000**	4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	105,980,000	5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	5,215,000	6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	**309,000**	7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCFD2130	**3,504,000**	8.
9. Not applicable			
10. Intangible assets:			
a. Goodwill	RCFD3163	14,938,000	10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	**10,631,000**	10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	**57,630,000**	11.
12. Total assets (sum of items 1 through 11)	RCFD2170	**1,076,949,000**	12.

(1) Includes cash items in process of collection and unposted debits.
(2) Includes time certificates of deposit not held for trading.
(3) Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Schedule RC - Continued

Dollar Amounts in Thousands		Bil Mil Thou	
LIABILITIES			
13. Deposits:			
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCON2200	**205,237,000**	13.a.
(1) Noninterest-bearing (1)	RCON6631	39,463,000	13.a.(1)
(2) Interest-bearing	RCON6636	165,774,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	**485,568,000**	13.b.
(1) Noninterest-bearing	RCFN6631	32,762,000	13.b.(1)
(2) Interest-bearing	RCFN6636	452,806,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased in domestic offices (2)	RCONB993	19,232,000	14.a.
b. Securities sold under agreements to repurchase (3)	RCFDB995	9,372,000	14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	44,774,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	**163,319,000**	16.
17. Not applicable			
18. Not applicable			
19. Subordinated notes and debentures (4)	RCFD3200	23,000,000	19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	**48,074,000**	20.
21. Total liabilities (sum of items 13 through 20)	RCFD2948	**998,576,000**	21.
22. Minority interest in consolidated subsidiaries	RCFD3000	1,071,000	22.
EQUITY CAPITAL			
23. Perpetual preferred stock and related surplus	RCFD3838	0	23.
24. Common stock	RCFD3230	751,000	24.
25. Surplus (exclude all surplus related to preferred stock)	RCFD3839	45,794,000	25.
26.			
a. Retained earnings	RCFD3632	32,399,000	26.a.
b. Accumulated other comprehensive income (5)	RCFDB530	(1,642,000)	26.b.
27. Other equity capital components (6)	RCFDA130	0	27.
28. Total equity capital (sum of items 23 through 27)	RCFD3210	**77,302,000**	28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)	RCFD3300	**1,076,949,000**	29.

Memorandum
To be reported with the March Report of Condition.

		Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2006	RCFD6724	2	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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Cash items in process of collection, unposted debits, and currency and coin	RCFD0022	6,563,000			1.
a. Cash items in process of collection and unposted debits			RCON0020	3,071,000	1.a.
b. Currency and coin			RCON0080	718,000	1.b.
2. Balances due from depository institutions in the U.S.			RCON0082	6,301,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs)	RCFD0083	1,066,000			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	RCFD0085	7,240,000			2.b.
3. Balances due from banks in foreign countries and foreign central banks			RCON0070	21,000	3.
a. Foreign branches of other U.S. banks	RCFD0073	337,000			3.a.
b. Other banks in foreign countries and foreign central banks	RCFD0074	42,943,000			3.b.
4. Balances due from Federal Reserve Banks	RCFD0090	144,000	RCON0090	144,000	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)	RCFD0010	**58,293,000**	RCON0010	**10,255,000**	5.

Schedule RC-B - Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
1. U.S. Treasury securities	RCFD0211 1,000	RCFD0213 1,000	RCFD1286 8,995,000	RCFD1287 8,830,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies (1)	RCFD1289 0	RCFD1290 0	RCFD1291 798,000	RCFD1293 799,000	2.a.
b. Issued by U.S. Government-sponsored agencies (2)	RCFD1294 0	RCFD1295 0	RCFD1297 3,510,000	RCFD1298 3,471,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCFD8496 0	RCFD8497 0	RCFD8498 16,468,000	RCFD8499 16,915,000	3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Guaranteed by GNMA	RCFD1698 0	RCFD1699 0	RCFD1701 1,963,000	RCFD1702 1,927,000	4.a.(1)
(2) Issued by FNMA and FHLMC	RCFD1703 0	RCFD1705 0	RCFD1706 76,322,000	RCFD1707 76,392,000	4.a.(2)
(3) Other pass-through securities	RCFD1709 0	RCFD1710 0	RCFD1711 7,000	RCFD1713 7,000	4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCFD1714 0	RCFD1715 0	RCFD1716 366,000	RCFD1717 361,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	RCFD1718 0	RCFD1719 0	RCFD1731 0	RCFD1732 0	4.b.(2)
(3) All other mortgage-backed securities	RCFD1733 0	RCFD1734 0	RCFD1735 37,164,000	RCFD1736 37,173,000	4.b.(3)
5. Asset-backed securities (ABS)	RCFDC026 **0**	RCFDC988 **0**	RCFDC989 **6,109,000**	RCFDC027 **6,113,000**	5.
6. Other debt securities:					
a. Other domestic debt securities	RCFD1737 0	RCFD1738 0	RCFD1739 1,675,000	RCFD1741 1,495,000	6.a.
b. Foreign debt securities	RCFD1742 0	RCFD1743 0	RCFD1744 66,754,000	RCFD1746 66,498,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (3)			RCFDA510 51,000	RCFDA511 189,000	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.)	RCFD1754 **1,000**	RCFD1771 **1,000**	RCFD1772 **220,182,000**	RCFD1773 **220,170,000**	8.

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.
(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.
(3) Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Schedule RC-B - Continued

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Pledged securities [1]	RCFD0416	71,043,000	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): [1] [2]			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing data of: [3] [4]			
(1) Three months or less	RCFDA549	14,754,000	M.2.a.(1)
(2) Over three months through 12 months	RCFDA550	24,499,000	M.2.a.(2)
(3) Over one year through three years	RCFDA551	25,494,000	M.2.a.(3)
(4) Over three years through five years	RCFDA552	10,199,000	M.2.a.(4)
(5) Over five years through 15 years	RCFDA553	12,436,000	M.2.a.(5)
(6) Over 15 years	RCFDA554	16,740,000	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: [3] [5]			
(1) Three months or less	RCFDA555	153,000	M.2.b.(1)
(2) Over three months through 12 months	RCFDA556	193,000	M.2.b.(2)
(3) Over one year through three years	RCFDA557	1,000	M.2.b.(3)
(4) Over three years through five years	RCFDA558	305,000	M.2.b.(4)
(5) Over five years through 15 years	RCFDA559	1,855,000	M.2.b.(5)
(6) Over 15 years	RCFDA560	75,819,000	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: [6]			
(1) Three years or less	RCFDA561	164,000	M.2.c.(1)
(2) Over three years	RCFDA562	37,370,000	M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	RCFDA248	38,452,000	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCFD1778	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	RCFD8782	13,000	M.4.a.
b. Fair value	RCFD8783	12,000	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-B - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):					
a. Credit card receivables	RCFDB838 0	RCFDB839 0	RCFDB840 154,000	RCFDB841 156,000	M.5.a.
b. Home equity lines	RCFDB842 0	RCFDB843 0	RCFDB844 1,021,000	RCFDB845 1,021,000	M.5.b.
c. Automobile loans	RCFDB846 0	RCFDB847 0	RCFDB848 391,000	RCFDB849 391,000	M.5.c.
d. Other consumer loans	RCFDB850 0	RCFDB851 0	RCFDB852 723,000	RCFDB853 724,000	M.5.d.
e. Commercial and industrial loans	RCFDB854 0	RCFDB855 0	RCFDB856 1,144,000	RCFDB857 1,145,000	M.5.e.
f. Other	RCFDB858 0	RCFDB859 0	RCFDB860 2,676,000	RCFDB861 2,676,000	M.5.f.

Schedule RC-C -- Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or market value and (2) loans and leases held for investment, net of unearned income, **and (3) loans and leases accounted for at fair value under a fair value option.** Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Loans secured by real estate	RCFD1410	257,506,000			1.
a. Construction, land development, and other land loans			RCON1415	1,990,000	1.a.
b. Secured by farmland (including farm residential and other improvements)			RCON1420	32,000	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCON1797	25,646,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			RCON5367	134,079,000	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	34,353,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460	10,221,000	1.d.
e. Secured by nonfarm nonresidential properties			RCON1480	7,220,000	1.e.
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	20,199,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	69,000			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	20,290,000			2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	6,035,000	RCONB534	6,035,000	2.b.
c. To banks in foreign countries			RCONB535	274,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	122,000			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	7,201,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	724,000	RCON1590	130,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	30,019,000	RCON1763	27,831,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	110,331,000	RCON1764	4,501,000	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards	RCFDB538	26,017,000	RCONB538	0	6.a.
b. Other revolving credit plans	RCFDB539	11,805,000	RCONB539	876,000	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	RCFD2011	74,023,000	RCON2011	29,542,000	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	1,252,000	RCON2081	8,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	1,246,000	RCON2107	1,246,000	8.
9. Other loans	RCFD1563	40,611,000			9.
a. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	3,718,000	9.a.
b. All other loans (exclude consumer loans)			RCON1564	11,821,000	9.b.
10. Lease financing receivables (net of unearned income)			RCON2165	6,057,000	10.
a. **Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)**	RCFDF162	256,000			10.a.
b. **All other leases**	RCFDF163	8,295,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	RCFD2123	539,000	RCON2123	481,000	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b)	RCFD2122	**595,263,000**	RCON2122	**325,298,000**	12.

Schedule RC-C - Continued
Part I. Continued

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, 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)	RCFD1616	20,000	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), col. B) with a remaining maturity or next repricing date of: (1) (2)			
(1) Three months or less	RCONA564	2,205,000	M.2.a.(1)
(2) Over three months through 12 months	RCONA565	11,890,000	M.2.a.(2)
(3) Over one year through three years	RCONA566	26,960,000	M.2.a.(3)
(4) Over three years through five years	RCONA567	27,040,000	M.2.a.(4)
(5) Over five years through 15 years	RCONA568	22,264,000	M.2.a.(5)
(6) Over 15 years	RCONA569	43,119,000	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, col. A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (1) (3)			
(1) Three months or less	RCFDA570	271,866,000	M.2.b.(1)
(2) Over three months through 12 months	RCFDA571	59,166,000	M.2.b.(2)
(3) Over one year through three years	RCFDA572	47,127,000	M.2.b.(3)
(4) Over three years through five years	RCFDA573	29,191,000	M.2.b.(4)
(5) Over five years through 15 years	RCFDA574	24,673,000	M.2.b.(5)
(6) Over 15 years	RCFDA575	26,000,000	M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	RCFDA247	192,864,000	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)	RCFD2746	415,000	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON5370	83,082,000	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A)	RCFDB837	42,480,000	M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A	RCFDC391	284,000	M.6.
Memorandum item 7 is to be completed by all banks.			
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):			
a. Outstanding balance	RCFDC779	0	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	RCFDC780	0	M.7.b.

(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

Part I. Continued

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
8. **Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:**			
a. **Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))**	RCONF230	0	M.8.a.
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b)) as of December 31, 2006, that exceeded the lesser of $100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).			
b. **Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties**	RCONF231	0	M.8.b.
c. **Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above**	RCONF232	0	M.8.c.
9. **Construction, land development, and other land loans in domestic offices (sum of Memorandum items 9.a and 9.b must equal Schedule RC-C, part I, item 1.a):**			
a. **1-4 family residential construction loans**	RCONF158	561,000	M.9.a.
b. **Other construction loans and all land development and other land loans**	RCONF159	1,429,000	M.9.b.
10. **Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 10.a and 10.b must equal Schedule RC-C, part I, item 1.e):**			
a. **Loans secured by owner-occupied nonfarm nonresidential properties**	RCONF160	1,242,000	M.10.a.
b. **Loans secured by other nonfarm nonresidential properties**	RCONF161	5,978,000	M.10.b.

Schedule RC-C - Continued

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

		Yes/No	
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, 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, answer this question "NO.")	RCON6999	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.

		Number	
2. Report the total **number** of loans **currently outstanding** for each of the following Schedule RC-C, part I, loan categories:			
a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (Note: Item 1.e, column B, divided by the number of loans should NOT exceed $100,000.)	RCON5562	N/A	2.a.
b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed $100,000.)	RCON5563	N/A	2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount **currently outstanding** of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, item 1.e, column B):					
a. With **original amounts** of $100,000 or less	RCON5564	N/A	RCON5565	N/A	3.a.
b. With **original amounts** of more than $100,000 through $250,000	RCON5566	N/A	RCON5567	N/A	3.b.
c. With **original amounts** of more than $250,000 through $1,000,000	RCON5568	N/A	RCON5569	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	RCON5570	N/A	RCON5571	N/A	4.a.
b. With **original amounts** of more than $100,000 through $250,000	RCON5572	N/A	RCON5573	N/A	4.b.
c. With **original amounts** of more than $250,000 through $1,000,000	RCON5574	N/A	RCON5575	N/A	4.c.

Schedule RC-C - Continued

Part II. Continued

Agricultural Loans to Small Farms

		Yes/No	
5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, **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, answer this question "NO.")	RCON6860	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.

		Number	
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.)	RCON5576	N/A	6.a.
b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed $100,000.)	RCON5577	N/A	6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
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):					
a. With **original amounts** of $100,000 or less	RCON5578	N/A	RCON5579	N/A	7.a.
b. With **original amounts** of more than $100,000 through $250,000	RCON5580	N/A	RCON5581	N/A	7.b.
c. With **original amounts** of more than $250,000 through $500,000	RCON5582	N/A	RCON5583	N/A	7.c.
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	RCON5584	N/A	RCON5585	N/A	8.a.
b. With **original amounts** of more than $100,000 through $250,000	RCON5586	N/A	RCON5587	N/A	8.b.
c. With **original amounts** of more than $250,000 through $500,000	RCON5588	N/A	RCON5589	N/A	8.c.

Schedule RC-D - Trading Assets and Liabilities

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

Dollar Amounts in Thousands		Bil Mil Thou	
ASSETS			
1. U.S. Treasury securities in domestic offices	RCON3531	2,135,000	1.
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities)	RCON3532	0	2.
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	RCON3533	0	3.
4. Mortgage-backed securities (MBS) in domestic offices:			
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCON3534	2,858,000	4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	RCON3535	2,489,000	4.b.
c. All other mortgage-backed securities	RCON3536	0	4.c.
5. Other debt securities in domestic offices	RCON3537	2,626,000	5.
6. Not applicable			
7. Not applicable			
8. Not applicable			
9. Other trading assets in domestic offices	RCON3541	30,206,000	9.
10. Trading assets in foreign offices	RCFN3542	31,247,000	10.
11. Derivatives with a positive fair value:			
a. In domestic offices	RCON3543	15,534,000	11.a.
b. In foreign offices	RCFN3543	18,885,000	11.b.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCFD3545	**105,980,000**	12.
LIABILITIES			
13. Liability for short positions	RCFD3546	11,509,000	13.
14. Derivatives with a negative fair value	RCFD3547	33,265,000	14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	RCFD3548	**44,774,000**	15.

Schedule RC-E -- Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	(Column A) Total Transaction accounts (including total demand deposits)		(Column B) Memo: Total demand deposits (included in col A)		(Column C) Total nontransaction accounts (including MMDAs)		
Deposits of:							
1. Individuals, partnerships, and corporations (include all certified and official checks)	RCONB549	16,749,000			RCONB550	183,386,000	1.
2. U.S. Government	RCON2202	37,000			RCON2520	0	2.
3. States and political subdivisions in the U.S.	RCON2203	545,000			RCON2530	2,750,000	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551	383,000			RCONB552	10,000	4.
5. Banks in foreign countries	RCON2213	993,000			RCON2236	134,000	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216	128,000			RCON2377	122,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215	**18,835,000**	RCON2210	16,081,000	RCON2385	**186,402,000**	7.

Schedule RC-E - Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands		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	RCON6835	7,673,000	M.1.a.
b. Total brokered deposits	RCON2365	29,044,000	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)			
(1) Issued in denominations of less than $100,000	RCON2343	12,386,000	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	RCON2344	3,000	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)	RCONA243	12,385,000	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)	RCONA244	16,515,000	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)**	RCON5590	N/A	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)	RCON6810	126,268,000	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352	6,787,000	M.2.a.(2)
b. Total time deposits of less than $100,000	RCON6648	15,053,000	M.2.b.
c. Total time deposits of $100,000 or more	RCON2604	38,294,000	M.2.c.
(1) **Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of $100,000 or more," above**	RCONF233	454,000	M.2.c.(1)
3. Maturity and repricing data for time deposits of less than $100,000:			
a. Time deposits of less than $100,000 with a ramaining maturity or next repricing date of: (2) (3)			
(1) Three months or less	RCONA579	5,215,000	M.3.a.(1)
(2) Over three months through 12 months	RCONA580	8,778,000	M.3.a.(2)
(3) Over one year through three years	RCONA581	727,000	M.3.a.(3)
(4) Over three years	RCONA582	333,000	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) and 3.a.(2) above) (4)	RCONA241	13,993,000	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: (2) (5)			
(1) Three months or less	RCONA584	27,603,000	M.4.a.(1)
(2) Over three months through 12 months	RCONA585	9,590,000	M.4.a.(2)
(3) Over one year through three years	RCONA586	378,000	M.4.a.(3)
(4) Over three years	RCONA587	723,000	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) and 4.a.(2) above) (4)	RCONA242	37,193,000	M.4.b.

(1) Report brokered retirement deposit accounts eligible for $250,000 in deposit insurance coverage in Memorandum item 1.c.(1) only if they have been issued in denominations of less than $100,000. Report brokered retirement deposit accounts in Memorandum item 1.c.(2) if they have been issued either in denominations of exactly $100,000 through exactly $250,000 or in denominations greater than $100,000 and participated out by the broker in shares of $250,000 or less.

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

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

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

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

Schedule RC-E - Continued

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

Dollar Amounts in Thousands		Bil Mil Thou	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks)	RCFNB553	379,342,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	6,942,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN2625	70,799,000	3.
4. Foreign governments and official institutions (including foreign central banks)	RCFN2650	28,379,000	4.
5. U.S. Government and states and political subdivisions in the U.S.	RCFNB555	106,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	RCFN2200	**485,568,000**	6.

Memorandum

Dollar Amounts in Thousands		Bil Mil Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)	RCFNA245	171,011,000	M.1.

Schedule RC-F - Other Assets

Dollar Amounts in Thousands		Bil Mil Thou	
1. Accrued interest receivable [(1)]	RCFDB556	8,054,000	1.
2. Net deferred tax assets [(2)]	RCFD2148	4,682,000	2.
3. Interest-only strips receivable (not in the form of a security) on: [(3)]			
a. Mortgage loans	RCFDA519	0	3.a.
b. Other financial assets	RCFDA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values [(4)]	RCFD1752	7,684,000	4.
5. Life insurance assets	RCFDC009	3,325,000	5.
6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item)	RCFD2168	33,885,000	6.
a. Prepaid expenses	RCFD2166	0	6.a.
b. Repossessed personal property (including vehicles)	RCFD1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading	RCFDC010	0	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCFDC436	0	6.d.
e. TEXT3549	RCFD3549	0	6.e.
f. TEXT3550	RCFD3550	0	6.f.
g. TEXT3551	RCFD3551	0	6.g.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCFD2160	**57,630,000**	7.

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

Schedule RC-G - Other Liabilities

Dollar Amounts in Thousands		Bil Mil Thou	
1.			
a. Interest accrued and unpaid on deposits in domestic offices (1)	RCON3645	189,000	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	10,200,000	1.b.
2. Net deferred tax liabilities (2)	RCFD3049	674,000	2.
3. Allowance for credit losses on off-balance sheet credit exposures	RCFDB557	1,100,000	3.
4. All other liabilities (itemize and describe amounts greater than $25,000 that exceed 25% of this item)	RCFD2938	35,911,000	4.
a. Accounts payable	RCFD3066	0	4.a.
b. Deferred compensation liabilities	RCFDC011	0	4.b.
c. Dividends declared but not yet payable	RCFD2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading	RCFDC012	0	4.d.
e. TEXT3552	RCFD3552	0	4.e.
f. TEXT3553	RCFD3553	0	4.f.
g. TEXT3554	RCFD3554	0	4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	RCFD2930	**48,074,000**	5.

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

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

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

Dollar Amounts in Thousands		Bil Mil Thou	
1. Not applicable			
2. Not applicable			
3. Securities purchased under agreements to resell	RCONB989	3,800,000	3.
4. Securities sold under agreements to repurchase	RCONB995	5,785,000	4.
5. Other borrowed money	RCON3190	134,135,000	5.
EITHER			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2163	0	6.
OR			
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2941	71,296,000	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON2192	571,625,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON3129	421,956,000	9.
In items 10-17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.			
10. U.S. Treasury securities	RCON1039	6,816,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON1041	3,596,000	11.
12. Securities issued by states and political subdivisions in the U.S.	RCON1042	16,390,000	12.
13. Mortgage-backed securities (MBS):			
a. Pass-through securities:			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON1043	78,282,000	13.a.(1)
(2) Other pass-through securities	RCON1044	7,000	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON1209	366,000	13.b.(1)
(2) All other mortgage-backed securities	RCON1280	26,443,000	13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities)	RCON1281	4,075,000	14.
15. Foreign debt securities (include foreign asset-backed securities)	RCON1282	72,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values	RCONA510	17,000	16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	RCON1374	**136,064,000**	17.
18. Equity securities that do not have readily determinable fair values	RCON1752	6,471,000	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		Bil Mil Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	RCFN2133	6,497,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21)	RCFN2898	20,350,000	2.

Schedule RC-K - Quarterly Averages[1]

Dollar Amounts in Thousands		Bil Mil Thou	
ASSETS			
1. Interest-bearing balances due from depository institutions	RCFD3381	40,725,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) [2]	RCFDB558	15,526,000	2.
3. Mortgage-backed securities [2]	RCFDB559	113,405,000	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.) [2] [3]	RCFDB560	87,100,000	4.
5. Federal funds sold and securities purchased under agreements to resell	RCFD3365	10,905,000	5.
6. Loans:			
a. Loans in domestic offices:			
(1) Total loans	RCON3360	311,195,000	6.a.(1)
(2) Loans secured by real estate	RCON3385	206,920,000	6.a.(2)
(3) Loans to finance agricultural production and other loans to farmers	RCON3386	122,000	6.a.(3)
(4) Commercial and industrial loans	RCON3387	30,471,000	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	RCONB561	0	6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCONB562	28,634,000	6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3360	257,135,000	6.b.
7. Trading assets	RCFD3401	101,479,000	7.
8. Lease financing receivables (net of unearned income)	RCFD3484	8,674,000	8.
9. Total assets [4]	RCFD3368	1,039,815,000	9.
LIABILITIES			
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON3485	2,523,000	10.
11. Nontransaction accounts in domestic offices:			
a. Savings deposits (includes MMDAs)	RCONB563	133,944,000	11.a.
b. Time deposits of $100,000 or more	RCONA514	37,727,000	11.b.
c. Time deposits of less than $100,000	RCONA529	16,189,000	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs	RCFN3404	439,029,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD3353	29,433,000	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD3355	149,518,000	14.

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
(2) Quarterly averages for all debt securities should be based on amortized cost.
(3) Quarterly averages for all equity securities should be based on historical cost.
(4) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

Dollar Amounts in Thousands		Bil Mil Thou	
1. Unused commitments:			
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	RCFD3814	32,866,000	1.a.
b. Credit card lines	RCFD3815	82,807,000	1.b.
c.			
(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1))	RCFD3816	**3,020,000**	1.c.(1)
(a) **1-4 family residential construction loan commitments**	RCFDF164	137,000	1.c.(1)(a)
(b) **Commercial real estate, other construction loan, and land development loan commitments**	RCFDF165	2,883,000	1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate	RCFD6550	1,294,000	1.c.(2)
d. Securities underwriting	RCFD3817	377,000	1.d.
e. Other unused commitments	RCFD3818	379,804,000	1.e.
2. Financial standby letters of credit and foreign office guarantees	RCFD3819	80,971,000	2.
a. Amount of financial standby letters of credit conveyed to others	RCFD3820	16,823,000	2.a.
3. Performance standby letters of credit and foreign office guarantees	RCFD3821	14,841,000	3.
a. Amount of performance standby letters of credit conveyed to others	RCFD3822	851,000	3.a.
4. Commercial and similar letters of credit	RCFD3411	7,820,000	4.
5. Not applicable			
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCFD3433	144,170,000	6.

Dollar Amounts in Thousands	(Column A) Guarantor		(Column B) Beneficiary		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default swaps	RCFDC968	991,254,000	RCFDC969	1,055,795,000	7.a.(1)
(2) Total return swaps	RCFDC970	36,108,000	RCFDC971	11,351,000	7.a.(2)
(3) Credit options	RCFDC972	99,000	RCFDC973	0	7.a.(3)
(4) Other credit derivatives	RCFDC974	0	RCFDC975	100,000	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	RCFDC219	7,814,000	RCFDC221	9,069,000	7.b.(1)
(2) Gross negative fair value	RCFDC220	9,165,000	RCFDC222	7,863,000	7.b.(2)

Dollar Amounts in Thousands		Bil Mil Thou	
8. Spot foreign exchange contracts	RCFD8765	442,182,000	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")	RCFD3430	5,785,000	9.
a. Securities borrowed	RCFD3432	0	9.a.
b. Commitments to purchase when-issued securities	RCFD3434	0	9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf	RCFDC978	0	9.c.
d. TEXT3555	RCFD3555	0	9.d.
e. TEXT3556	RCFD3556	0	9.e.
f. TEXT3557	RCFD3557	0	9.f.

Schedule RC-L - Continued

Dollar Amounts in Thousands		Bil Mil Thou	
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")	RCFD5591	474,000	10.
a. Commitments to sell when-issued securities	RCFD3435	0	10.a.
b. TEXT5592	RCFD5592	0	10.b.
c. TEXT5593	RCFD5593	0	10.c.
d. TEXT5594	RCFD5594	0	10.d.
e. TEXT5595	RCFD5595	0	10.e.
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank	RCFDC223	3,358,000	11.a.
b. Sales for which the reporting bank is the agent bank with risk	RCFDC224	0	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	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts	RCFD8693 264,764,000	RCFD8694 7,446,000	RCFD8695 2,976,000	RCFD8696 5,595,000	12.a.
b. Forward contracts	RCFD8697 926,013,000	RCFD8698 2,302,622,000	RCFD8699 10,414,000	RCFD8700 3,718,000	12.b.
c. Exchange-traded option contracts:					
(1) Written options	RCFD8701 383,479,000	RCFD8702 2,079,000	RCFD8703 2,888,000	RCFD8704 198,000	12.c.(1)
(2) Purchased options	RCFD8705 381,641,000	RCFD8706 2,617,000	RCFD8707 2,327,000	RCFD8708 151,000	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options	RCFD8709 2,005,032,000	RCFD8710 482,683,000	RCFD8711 58,044,000	RCFD8712 9,997,000	12.d.(1)
(2) Purchased options	RCFD8713 2,054,474,000	RCFD8714 454,077,000	RCFD8715 48,240,000	RCFD8716 11,044,000	12.d.(2)
e. Swaps	RCFD3450 15,912,654,000	RCFD3826 726,837,000	RCFD8719 62,482,000	RCFD8720 16,237,000	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCFDA126 21,237,311,000	RCFDA127 3,949,866,000	RCFD8723 187,371,000	RCFD8724 46,940,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725 690,746,000	RCFD8726 28,495,000	RCFD8727 0	RCFD8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFDA589 90,508,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD8733 169,826,000	RCFD8734 46,943,000	RCFD8735 9,509,000	RCFD8736 4,496,000	15.a.(1)
(2) Gross negative fair value	RCFD8737 167,651,000	RCFD8738 43,467,000	RCFD8739 12,512,000	RCFD8740 4,737,000	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD8741 1,803,000	RCFD8742 113,000	RCFD8743 0	RCFD8744 0	15.b.(1)
(2) Gross negative fair value	RCFD8745 3,163,000	RCFD8746 285,000	RCFD8747 0	RCFD8748 0	15.b.(2)

Schedule RC-M - Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCFD6164	32,000	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) = or is > the lesser of $500K or 5% of total capital as defined for this purpose in agency regulations	RCFD6165	19	1.b.
2. Intangible assets other than goodwill:			
a. Mortgage servicing assets	RCFD3164	8,832,000	2.a.
(1) Estimated fair value of mortgage servicing assets	RCFDA590	8,832,000	2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	RCFDB026	454,000	2.b.
c. All other identifiable intangible assets	RCFD5507	1,345,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCFD0426	**10,631,000**	2.d.
3. Other real estate owned:			
a. Direct and indirect investments in real estate ventures	RCFD5372	0	3.a.
b. All other real estate owned:			
(1) Construction, land development, and other land in domestic offices	RCON5508	1,000	3.b.(1)
(2) Farmland in domestic offices	RCON5509	0	3.b.(2)
(3) 1-4 family residential properties in domestic offices	RCON5510	201,000	3.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices	RCON5511	2,000	3.b.(4)
(5) Nonfarm nonresidential properties in domestic offices	RCON5512	4,000	3.b.(5)
(6) Foreclosed properties from "GNMA loans"	RCONC979	31,000	3.b.(6)
(7) In foreign offices	RCFN5513	70,000	3.b.(7)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	RCFD2150	**309,000**	3.c.
4. Investments in unconsolidated subsidiaries and associated companies:			
a. Direct and indirect investments in real estate ventures	RCFD5374	0	4.a.
b. All other investments in unconsolidated subsidiaries and associated companies	RCFD5375	3,504,000	4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	RCFD2130	**3,504,000**	4.c.
5. Other borrowed money:			
a. Federal Home Loan Bank advances:			
(1) Advances with a remaining maturity or next repricing date of: (1)			
(a) One year or less	RCFDF055	89,407,000	5.a.(1)(a)
(b) Over one year through three years	RCFDF056	178,000	5.a.(1)(b)
(c) Over three years through five years	RCFDF057	11,000	5.a.(1)(c)
(d) Over five years	RCFDF058	10,000	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)	RCFD2651	27,753,000	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)	RCFDF059	8,850,000	5.a.(3)
b. Other borrowings:			
(1) Other borrowings with a remaining maturity or next repricing date of: (3)			
(a) One year or less	RCFDF060	60,314,000	5.b.(1)(a)
(b) Over one year through three years	RCFDF061	7,277,000	5.b.(1)(b)
(c) Over three years through five years	RCFDF062	2,807,000	5.b.(1)(c)
(d) Over five years	RCFDF063	3,315,000	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)	RCFDB571	38,612,000	5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)	RCFD3190	**163,319,000**	5.c.

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

Schedule RC-M - Continued

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

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

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

		Yes/No	
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	RCFD4088	YES	9.

Dollar Amounts in Thousands		Bil Mil Thou	
10. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	RCONF064	232,000	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCFDF065	20,671,000	10.b.

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices	RCON2759	148,000	RCON2769	0	RCON3492	18,000	1.a.
b. Secured by farmland in domestic offices	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	207,000	RCON5399	0	RCON5400	88,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	RCONC236	2,928,000	RCONC237	803,000	RCONC229	601,000	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	472,000	RCONC239	3,000	RCONC230	196,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499	7,000	RCON3500	0	RCON3501	9,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices	RCON3502	9,000	RCON3503	0	RCON3504	27,000	1.e.
f. In foreign offices	RCFNB572	469,000	RCFNB573	0	RCFNB574	675,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks	RCFD5380	0	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	RCFD1594	0	RCFD1597	8,000	RCFD1583	3,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	RCFD1251	239,000	RCFD1252	6,000	RCFD1253	164,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1254	67,000	RCFD1255	20,000	RCFD1256	299,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCFDB575	582,000	RCFDB576	364,000	RCFDB577	281,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCFDB578	1,446,000	RCFDB579	876,000	RCFDB580	622,000	5.b.
6. Loans to foreign governments and official institutions	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans	RCFD5459	637,000	RCFD5460	9,000	RCFD5461	34,000	7.
8. Lease financing receivables:							
a. **Leases to individuals for household, family, and other personal expenditures**	RCFDF166	0	RCFDF167	0	RCFDF168	0	8.a.
b. **All other leases**	RCFDF169	147,000	RCFDF170	11,000	RCFDF171	129,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCFD3505	0	RCFD3506	0	RCFD3507	0	9.

Schedule RC-N - Continued

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.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	RCFD5612	976,000	RCFD5613	2,074,000	RCFD5614	3,000	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	RCFD5615	945,000	RCFD5616	1,530,000	RCFD5617	3,000	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	RCFDC866	25,000	RCFDC867	537,000	RCFDC868	0	10.b.

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. 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)	RCFD1658	2,000	RCFD1659	0	RCFD1661	2,000	M.1.
2. Loans to finance commercial real estate, construction, and land development activities **(not secured by real estate)** included in Schedule RC-N, items 4 and 7, above	RCFD6558	0	RCFD6559	0	RCFD6560	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	RCFD1248	391,000	RCFD1249	0	RCFD1250	638,000	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	RCFDC240	139,000	RCFDC241	173,000	RCFDC226	56,000	M.5.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets	RCFD3529	0	RCFD3530	0	M.6.

Dollar Amounts in Thousands		Bil Mil Thou	
7. Additions to nonaccrual assets during the quarter	RCFDC410	1,722,000	M.7.
8. Nonaccrual assets sold during the quarter	RCFDC411	16,000	M.8.

Schedule RC-N - Continued

Memoranda - Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
9. **Construction, land development, and other land loans in domestic offices (sum of Memorandum items 9.a and 9.b must equal Schedule RC-N, item 1.a):**							
a. **1-4 family residential construction loans**	RCONF172	16,000	RCONF174	0	RCONF176	2,000	M.9.a.
b. **Other construction loans and all land development and other land loans**	RCONF173	132,000	RCONF175	0	RCONF177	16,000	M.9.b.
10. **Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 10.a and 10.b must equal Schedule RC-N, item 1.e):**							
a. **Loans secured by owner-occupied nonfarm nonresidential properties**	RCONF178	0	RCONF180	0	RCONF182	12,000	M.10.a.
b. **Loans secured by other nonfarm nonresidential properties**	RCONF179	9,000	RCONF181	0	RCONF183	15,000	M.10.b.

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

Each bank must complete either (1) items A through C and Memorandum items 1 through 3 or (2) items 1 through 12 and Memorandum items 1 through 3. A bank that chooses to complete items A through C must continue to complete these items each quarter thereafter. A bank that completes items A through C may also choose to complete items D through F, but must continue to complete items D through F each quarter thereafter.

Select the option above (1 or 2) that your bank elects to use to report deposit insurance data (*read the instructions above carefully*): 2

	Yes/No
***If you selected option 1*, do you also elect to report items D, E and F?**	N/A

Dollar Amounts in Thousands		Bil Mil Thou	
A. **Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations**	RCFDF236	N/A	A.
B. **Total allowable exclusions (including foreign deposits)**	RCFDF237	N/A	B.
C. **Total foreign deposits (included in item B above)**	RCFNF234	N/A	C.
D. **Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations**	RCFDF238	N/A	D.
E. **Total daily average of allowable exclusions (including foreign deposits)**	RCFDF239	N/A	E.
F. **Total daily average of foreign deposits (included in item E above)**	RCFNF235	N/A	F.

Dollar Amounts in Thousands		Bil Mil Thou	
1. Unposted debits (see instructions):			
a. Actual amount of all unposted debits, OR	RCON0030	0	1.a.
b. Separate amount of unposted debits:			
(1) Actual amount of unposted debits to demand deposits	RCON0031	0	1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits [1]	RCON0032	0	1.b.(2)
2. Unposted credits (see instructions):			
a. Actual amount of all unposted credits, OR	RCON3510	0	2.a.
b. Separate amount of unposted credits:			
(1) Actual amount of unposted credits to demand deposits	RCON3512	0	2.b.(1)
(2) Actual amount of unposted credits to time and savings deposits [1]	RCON3514	0	2.b.(2)
3. Uninvested trust funds (cash) held in bank's own trust dept (not incl in tot deps in dom offices)	RCON3520	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	RCON2211	1,797,000	4.a.
b. Time and savings deposits [1] of consolidated subsidiaries	RCON2351	10,702,000	4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON5514	3,000	4.c.
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:			
a. Demand deposits in insured branches (included in Schedules RC-E, Part II)	RCON2229	3,818,000	5.a.
b. Time and savings deposits [1] in insured branches (included in Schedule RC-E, Part II)	RCON2383	1,249,000	5.b.
c. Interest accrued and unpaid on deposits in insured branches (incl in Schedule RC-G, item 1.b.)	RCON5515	3,000	5.c.
6. Reserve balances 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 reporting bank:			
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, item 7, column B)	RCON2314	0	6.a.
b. Amount reflected in time and savings deposits [1] (included in Schedule RC-E, item 7, column A or C, but not column B)	RCON2315	0	6.b.
7. Unamortized premiums and discounts on time and savings deposits: [1] [2]			
a. Unamortized premiums	RCON5516	0	7.a.
b. Unamortized discounts	RCON5517	0	7.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

Dollar Amounts in Thousands		Bil Mil Thou	
8. Not applicable			
9. Deposits in lifeline accounts			
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices)	RCON8432	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	RCON8785	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	RCONA181	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	RCONA182	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	RCONA527	0	12.a.
b. Amount of assets netted against time and savings deposits	RCONA528	0	12.b.

Memoranda

Dollar Amounts in Thousands	Number		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), 1.b.(1), 1.c.(1) and 1.d.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):				
a. Deposit accounts **(excluding retirement accounts)** of $100,000 or less: (1)				
(1) *Amount* of deposit accounts **(excluding retirement accounts)** of $100,000 or less		RCONF049	67,550,000	M.1.a.(1)
(2) *Number* of deposit accounts **(excluding retirement accounts)** of $100,000 or less **(to be completed for the June report only)**	RCONF050 N/A			M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than $100,000: (1)				
(1) *Amount* of deposit accounts **(excluding retirement accounts)** of more than $100,000		RCONF051	135,081,000	M.1.b.(1)
(2) *Number* of deposit accounts **(excluding retirement accounts)** of more than $100,000	RCONF052 240602			M.1.b.(2)
c. Retirement deposit accounts of $250,000 or less: (1)				
(1) Amount of retirement deposit accounts of $250,000 or less		RCONF045	7,520,000	M.1.c.(1)
(2) Number of retirement deposit accounts of $250,000 or less **(to be completed for the June report only)**	RCONF046 N/A			M.1.c.(2)
d. Retirement deposit accounts of more than $250,000: (1)				
(1) Amount of retirement deposit accounts of more than $250,000		RCONF047	153,000	M.1.d.(1)
(2) Number of retirement deposit accounts of more than $250,000	RCONF048 378			M.1.d.(2)

(1) The dollar amounts used as the basis for reporting in Memoranda items 1.a and 1.d reflect the deposit insurance limits in effect on the report date.

Schedule RC-O - Continued

Memoranda (continued)

Dollar Amounts in Thousands		Bil Mil Thou	
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets (1)			
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions	RCON5597	113,695,000	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			
a. Legal title	TEXTA545		M.3.a.
b. FDIC Certificate Number	RCONA545	00000	M.3.b.

(1) The $1 billion asset size test is generally based on the total assets reported in the June 30, 2006, Report of Condition.

Schedule RC-P - Closed-End 1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule RC-P is to be completed by (1) all banks with $1 billion or more in total assets [1] and (2) banks with less than $1 billion in total assets at which either closed-end (first and junior lien) 1–4 family residential mortgage loan originations and purchases for resale [2] from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed $10 million for two consecutive quarters.

Dollar Amounts in Thousands		Bil Mil Thou	
1. Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale: [2]			
a. First liens	RCONF066	2,668,000	1.a.
b. Junior liens	RCONF067	1,000	1.b.
2. Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale: [2]			
a. First liens	RCONF068	23,642,000	2.a.
b. Junior liens	RCONF069	503,000	2.b.
3. Closed-end 1-4 family residential mortgage loans sold during the quarter:			
a. First liens	RCONF070	21,938,000	3.a.
b. Junior liens	RCONF071	366,000	3.b.
4. Closed-end 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):			
a. First liens	RCONF072	11,827,000	4.a.
b. Junior liens	RCONF073	244,000	4.b.
5. **Noninterest income *for the quarter* from the sale, securitization, and servicing of closed-end 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i)**	RIADF184	0	5.

(1) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2006, Report of Condition.
(2) Exclude originations and purchases of closed-end 1-4 family residential mortgage loans that are held for investment.

Schedule RC-Q - Financial Assets and Liabilities Measured at Fair Value

Schedule RC-Q is to be completed by banks that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D--Trading Assets and Liabilities.

Fair Value Measurements for Assets and Liabilites under a Fair Value Option and Trading Assets and Liabilities (included in Schedule RC)

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule RC		(Column B) Level 2 Fair Value Measurements		(Column C) Level 3 Fair Value Measurements	
ASSETS							
1. **Loans and leases**	RCFDF243	1,832,000	RCFDF244	1,832,000	RCFDF245	0	1.
2. **Trading assets**	RCFDF246	105,980,000	RCFDF247	229,314,000	RCFDF248	7,754,000	2.
a. **Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above)**	RCFDF240	0	RCFDF241	0	RCFDF242	0	2.a.
3. **All other financial assets and servicing assets**	RCFDF249	9,148,000	RCFDF250	353,000	RCFDF251	8,795,000	3.
LIABILITIES							
4. **Deposits**	RCFDF252	2,054,000	RCFDF253	1,947,000	RCFDF254	107,000	4.
5. **Trading liabilities**	RCFDF255	44,774,000	RCFDF256	196,240,000	RCFDF257	2,723,000	5.
6. **All other financial liabilities and servicing liabilities**	RCFDF258	9,687,000	RCFDF259	9,681,000	RCFDF260	6,000	6.
7. **Loan commitments (not accounted for as derivatives)**	RCFDF261	0	RCFDF262	0	RCFDF263	0	7.

Schedule RC-R - Regulatory Capital

Dollar Amounts in Thousands		Bil Mil Thou	
Tier 1 capital			
1. Total equity capital (from Schedule RC, item 28)	RCFD3210	**77,302,000**	1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) (1)	RCFD8434	10,000	2.
3. LESS: Net unrealized loss on available-for-sale **EQUITY** securities (1) (report loss as a **positive** value)	RCFDA221	0	3.
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	RCFD4336	(1,221,000)	4.
5. LESS: Nonqualifying perpetual preferred stock	RCFDB588	0	5.
6. Qualifying minority interests in consolidated subsidiaries	RCFDB589	1,071,000	6.
7.			
a. LESS: Disallowed goodwill and other disallowed intangible assets	RCFDB590	16,283,000	7.a.
b. **LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)**	RCFDF264	220,000	7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCFDC227	**63,081,000**	8.
9.			
a. LESS: Disallowed servicing assets and purchased credit card relationships	RCFDB591	883,000	9.a.
b. LESS: Disallowed deferred tax assets	RCFD5610	0	9.b.
10. Other additions to (deductions from) Tier 1 capital	RCFDB592	(21,000)	10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	RCFD8274	**62,177,000**	11.
Tier 2 capital			
12. Qualifying subordinated debt and redeemable preferred stock	RCFD5306	23,000,000	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	RCFDB593	0	13.
14. Allowance for loan and lease losses includible in Tier 2 capital	RCFD5310	6,948,000	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCFD2221	62,000	15.
16. Other Tier 2 capital components	RCFDB594	0	16.
17. Tier 2 capital (sum of items 12 through 16)	RCFD5311	**30,010,000**	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCFD8275	**30,010,000**	18.
19. Tier 3 capital allocated for market risk	RCFD1395	0	19.
20. LESS: Deductions for total risk-based capital	RCFDB595	0	20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	RCFD3792	**92,187,000**	21.
Total assets for leverage ratio			
22. Average total assets (from Schedule RC-K, item 9)	RCFD3368	1,039,815,000	22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCFDB590	16,283,000	23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCFDB591	883,000	24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	RCFD5610	0	25.
26. LESS: Other deductions from assets for leverage capital purposes	RCFDB596	257,000	26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	RCFDA224	**1,022,392,000**	27.
Adjustments for financial subsidiaries			
28.			
a. Adjustment to Tier 1 capital reported in item 11	RCFDC228	0	28.a.
b. Adjustment to total risk-based capital reported in item 21	RCFDB503	0	28.b.
29. Adjustment to risk-weighted assets in item 62	RCFDB504	0	29.
30. Adjustment to average total assets in item 27	RCFDB505	0	30.

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

Schedule RC-R - Continued

Capital ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio [2]	RCFD7273	0	RCFD7204	6.08	31.
32. Tier 1 risk-based capital ratio [3]	RCFD7274	0	RCFD7206	8.12	32.
33. Total risk-based capital ratio [4]	RCFD7275	0	RCFD7205	12.04	33.

(2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
(3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
(4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R - Continued

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

Balance Sheet Asset Categories

Dollar Amounts in Thousands	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCFD0010 **58,293,000**	RCFDC869 0	RCFDB600 20,282,000	RCFDB601 33,985,000		RCFDB602 4,026,000	34.
35. Held-to-maturity securities	RCFD1754 **1,000**	RCFDB603 0	RCFDB604 0	RCFDB605 0	RCFDB606 0	RCFDB607 1,000	35.
36. Available-for-sale securities	RCFD1773 **220,170,000**	RCFDB608 26,000	RCFDB609 68,916,000	RCFDB610 134,307,000	RCFDB611 12,010,000	RCFDB612 4,911,000	36.
37. Federal funds sold and securities purchased under agreements to resell	RCFDC225 **10,869,000**		RCFDC063 7,448,000	RCFDC064 2,858,000		RCFDB520 563,000	37.
38. Loans and leases held for sale	RCFD5369 **16,040,000**	RCFDB617 0	RCFDB618 0	RCFDB619 3,473,000	RCFDB620 10,756,000	RCFDB621 1,811,000	38.
39. Loans and leases, net of unearned income	RCFDB528 **579,223,000**	RCFDB622 (24,000)	RCFDB623 11,064,000	RCFDB624 69,055,000	RCFDB625 148,195,000	RCFDB626 350,933,000	39.
40. LESS: Allowance for loan and lease losses	RCFD3123 5,854,000	RCFD3123 5,854,000					40.
41. Trading assets	RCFD3545 105,980,000	RCFDB627 105,980,000	RCFDB628 0	RCFDB629 0	RCFDB630 0	RCFDB631 0	41.
42. All other assets (1)	RCFDB639 **92,227,000**	RCFDB640 17,447,000	RCFDB641 3,281,300	RCFDB642 16,830,000	RCFDB643 1,378,000	RCFD5339 53,290,700	42.
43. Total assets (sum of items 34 through 42)	RCFD2170 **1,076,949,000**	RCFDB644 **117,575,000**	RCFD5320 **110,991,300**	RCFD5327 **260,508,000**	RCFD5334 **172,339,000**	RCFD5340 **415,535,700**	43.

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, intangible assets, and other assets.

Schedule RC-R - Continued

Derivatives and Off-Balance Sheet Items

Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
44. Financial standby letters of credit	RCFDB546 80,971,000	1.00 or 12.5 (2) 1.00	RCFDB547 80,971,000	RCFDB548 10,647,000	RCFDB581 34,680,000	RCFDB582 3,072,000	RCFDB583 32,572,000	44.
45. Performance standby letters of credit	RCFD3821 14,841,000	.50	RCFDB650 **7,420,500**	RCFDB651 2,016,000	RCFDB652 760,000	RCFDB653 0	RCFDB654 4,644,500	45.
46. Commercial and similar letters of credit	RCFD3411 7,820,000	.20	RCFDB655 **1,564,000**	RCFDB656 126,000	RCFDB657 434,000	RCFDB658 0	RCFDB659 1,004,000	46.
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD3429 0	1.00	RCFDB660 **0**	RCFDB661 0	RCFDB662 0		RCFDB663 0	47.
48. Securities lent	RCFD3433 144,170,000	1.00	RCFDB664 **144,170,000**	RCFDB665 137,482,000	RCFDB666 6,688,000	RCFDB667 0	RCFDB668 0	48.
49. Retained recourse on small business obligations sold with recourse	RCFDA250 0	1.00	RCFDB669 **0**	RCFDB670 0	RCFDB671 0	RCFDB672 0	RCFDB673 0	49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCFDB541 254,000	12.5 (3) 8.30	RCFDB542 2,109,000				RCFDB543 2,109,000	50.
51. All other financial assets sold with recourse	RCFDB675 483,000	1.00	RCFDB676 **483,000**	RCFDB677 0	RCFDB678 0	RCFDB679 481,000	RCFDB680 2,000	51.
52. All other off-balance sheet liabilities	RCFDB681 2,773,000	1.00	RCFDB682 **2,773,000**	RCFDB683 5,000	RCFDB684 0	RCFDB685 7,000	RCFDB686 2,761,000	52.
53. Unused commitments with an original maturity exceeding one year	RCFD3833 187,397,000	.50	RCFDB687 **93,698,500**	RCFDB688 3,075,500	RCFDB689 29,814,000	RCFDB690 4,574,000	RCFDB691 56,235,000	53.
54. Derivative contracts			RCFDA167 252,808,000	RCFDB693 5,805,000	RCFDB694 153,390,000	RCFDB695 93,613,000		54.

(1) Column A multiplied by credit conversion factor.

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

(3) Or institution-specific factor.

Schedule RC-R - Continued

Dollar Amounts in Thousands	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFDB696 **270,147,800**	RCFDB697 **486,274,000**	RCFDB698 **274,086,000**	RCFDB699 **514,863,200**	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)	RCFDB700 **0**	RCFDB701 **97,254,800**	RCFDB702 **137,043,000**	RCFDB703 **514,863,200**	57.
58. Market risk equivalent assets				RCFD1651 16,398,000	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)				RCFDB704 **765,559,000**	59.
60. LESS: Excess allowance for loan and lease losses				RCFDA222 0	60.
61. LESS: Allocated transfer risk reserve				RCFD3128 6,000	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFDA223 **765,553,000**	62.

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCFD8764	38,782,000	M.1.

Dollar Amounts in Thousands	(Column A) With a remaining maturity of one year of less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years		
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	RCFD3809	6,527,046,000	RCFD8766	7,462,728,000	RCFD8767	4,664,913,000	M.2.a.
b. Foreign exchange contracts	RCFD3812	2,601,153,000	RCFD8769	504,823,000	RCFD8770	228,594,000	M.2.b.
c. Gold contracts	RCFD8771	86,000	RCFD8772	10,271,000	RCFD8773	835,000	M.2.c.
d. Other precious metals contracts	RCFD8774	0	RCFD8775	105,000	RCFD8776	399,000	M.2.d.
e. Other commodity contracts	RCFD8777	10,128,000	RCFD8778	8,004,000	RCFD8779	1,151,000	M.2.e.
f. Equity derivative contracts	RCFDA000	70,767,000	RCFDA001	42,401,000	RCFDA002	7,952,000	M.2.f.
g. Credit derivative contracts:							
(1) Investment grade	RCFDC980	91,917,000	RCFDC981	870,806,000	RCFDC982	675,901,000	M.2.g.(1)
(2) Subinvestment grade	RCFDC983	42,824,000	RCFDC984	320,539,000	RCFDC985	90,215,000	M.2.g.(2)

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

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

Bank Securitization Activities

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
1. Outstanding principle balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFDB705 578,539,000	RCFDB706 976,000	RCFDB707 1,408,000	RCFDB708 0	RCFDB709 12,266,000	RCFDB710 5,474,000	RCFDB711 1,984,000	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFDB712 171,000	RCFDB713 25,000	RCFDB714 28,000	RCFDB715 0	RCFDB716 546,000	RCFDB717 29,000	RCFDB718 0	2.a.
b. Subordinated securities and other residual interests	RCFDC393 12,000	RCFDC394 27,000	RCFDC395 173,000	RCFDC396 0	RCFDC397 0	RCFDC398 0	RCFDC399 3,000	2.b.
c. Standby letters of credit and other enhancements	RCFDC400 1,787,000	RCFDC401 0	RCFDC402 0	RCFDC403 0	RCFDC404 0	RCFDC405 18,000	RCFDC406 0	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFDB726 11,000	RCFDB727 0	RCFDB728 0	RCFDB729 0	RCFDB730 0	RCFDB731 0	RCFDB732 0	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCFDB733 11,826,000	RCFDB734 11,000	RCFDB735 51,000	RCFDB736 0	RCFDB737 253,000	RCFDB738 6,000	RCFDB739 0	4.a.
b. 90 days or more past due	RCFDB740 5,673,000	RCFDB741 1,000	RCFDB742 12,000	RCFDB743 0	RCFDB744 216,000	RCFDB745 10,000	RCFDB746 0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIADB747 0	RIADB748 0	RIADB749 18,000	RIADB750 0	RIADB751 0	RIADB752 0	RIADB753 0	5.a.
b. Recoveries	RIADB754 0	RIADB755 0	RIADB756 1,000	RIADB757 0	RIADB758 0	RIADB759 0	RIADB760 0	5.b.

Schedule RC-S - Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCFDB761 0	RCFDB762 0			RCFDB763 1,000		6.a.
b. Loans (included in Schedule RC-C)		RCFDB500 277,000	RCFDB501 1,392,000			RCFDB502 0		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due		RCFDB764 0	RCFDB765 0			RCFDB766 0		7.a.
b. 90 days or more past due		RCFDB767 0	RCFDB768 0			RCFDB769 0		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs		RIADB770 0	RIADB771 0			RIADB772 0		8.a.
b. Recoveries		RIADB773 0	RIADB774 0			RIADB775 0		8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCFDB776 0	RCFDB777 0	RCFDB778 0	RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFDB783 0	RCFDB784 0	RCFDB785 0	RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0	10.
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFDB790 462,000	RCFDB791 5,000	RCFDB792 0	RCFDB793 0	RCFDB794 0	RCFDB795 0	RCFDB796 169,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFDB797 443,000	RCFDB798 0	RCFDB799 0	RCFDB800 0	RCFDB801 0	RCFDB802 0	RCFDB803 1,000	12.

Schedule RC-S - Continued

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	RCFDA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	RCFDA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others:			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCFDB804	3,266,000	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCFDB805	577,442,000	M.2.b.
c. Other financial assets (1)	RCFDA591	16,761,000	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	RCFDB806	1,991,000	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCFDB808	87,787,000	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C (2)	RCFDC407	25,000	M.4.

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than $10 million.
(2) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T - Fiduciary and Related Services

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

		Yes/No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	RCFDA345	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?	RCFDA346	YES	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	RCFDB867	YES	3.

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

Institutions with total fiduciary assets (item 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 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 10 annually with the December report, and
• Memorandum items 1 through 3 annually with the December report.

FIDUCIARY AND RELATED ASSETS

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
4. Personal trust and agency accounts	RCFDB868 10,579,000	RCFDB869 41,334,000	RCFDB870 3680	RCFDB871 7139	4.
5. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution	RCFDB872 0	RCFDB873 6,031,000	RCFDB874 0	RCFDB875 70	5.a.
b. Employee benefit - defined benefit	RCFDB876 0	RCFDB877 27,156,000	RCFDB878 0	RCFDB879 610	5.b.
c. Other retirement accounts	RCFDB880 3,000	RCFDB881 72,768,000	RCFDB882 9	RCFDB883 566	5.c.
6. Corporate trust and agency accounts	RCFDB884 3,644,000	RCFDB885 725,433,000	RCFDC001 415	RCFDC002 3433	6.
7. Investment management agency accounts	RCFDB886 99,554,000		RCFDB888 1727356		7.
8. Other fiduciary accounts	RCFDB890 5,717,000	RCFDB891 257,118,000	RCFDB892 132	RCFDB893 6346	8.
9. Total fiduciary accounts (sum of items 4 through 8)	RCFDB894 **119,497,000**	RCFDB895 **1,129,840,000**	RCFDB896 **1731592**	RCFDB897 **18164**	9.
10. Custody and safekeeping accounts		RCFDB898 5,946,673,000		RCFDB899 450365	10.

Schedule RC-T - Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
11. Fiduciary accounts held in foreign offices (included in items 9 and 10)	RCFNB900 103,662,000	RCFNB901 3,826,316,000	RCFNB902 1726202	RCFNB903 446924	11.

FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands		Bil Mil Thou	
12. Personal trust and agency accounts	RIADB904	94,000	12.
13. Retirement related trust and agency accounts:			
a. Employee benefit - defined contribution	RIADB905	1,000	13.a.
b. Employee benefit - defined benefit	RIADB906	0	13.b.
c. Other retirement accounts	RIADB907	3,000	13.c.
14. Corporate trust and agency accounts	RIADA479	33,000	14.
15. Investment management agency accounts	RIADB908	77,000	15.
16. Other fiduciary accounts	RIADA480	32,000	16.
17. Custody and safekeeping accounts	RIADB909	263,000	17.
18. Other fiduciary and related services income	RIADB910	28,000	18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	RIAD4070	**531,000**	19.
a. Fiduciary and related services income - foreign offices (included in item 19)	RIADB912	411,000	19.a.
20. Less: Expenses	RIADC058	N/A	20.
21. Less: Net losses from fiduciary and related services	RIADA488	N/A	21.
22. Plus: Intracompany income credits for fiduciary and related services	RIADB911	N/A	22.
23. Net fiduciary and related services income	RIADA491	**N/A**	23.

Schedule RC-T - Continued

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Managed assets held in personal trust and agency accounts:			
a. Noninterest-bearing deposits	RCFDB913	N/A	M.1.a.
b. Interest-bearing deposits	RCFDB914	N/A	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	RCFDB915	N/A	M.1.c.
d. State, county and municipal obligations	RCFDB916	N/A	M.1.d.
e. Money market mutual funds	RCFDB917	N/A	M.1.e.
f. Other short-term obligations	RCFDB918	N/A	M.1.f.
g. Other notes and bonds	RCFDB919	N/A	M.1.g.
h. Common and preferred stocks	RCFDB920	N/A	M.1.h.
i. Real estate mortgages	RCFDB921	N/A	M.1.i.
j. Real estate	RCFDB922	N/A	M.1.j.
k. Miscellaneous assets	RCFDB923	N/A	M.1.k.
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)	RCFDB868	**N/A**	M.1.l.

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

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

Schedule RC-T - Continued

Memoranda-Continued

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non- Managed Accounts		(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	RIADB947	N/A	RIADB948	N/A	RIADB949	N/A	M.4.a.
b. Retirement related trusts and agency accounts	RIADB950	N/A	RIADB951	N/A	RIADB952	N/A	M.4.b.
c. Investment management agency accounts	RIADB953	N/A	RIADB954	N/A	RIADB955	N/A	M.4.c.
d. Other fiduciary accounts and related services	RIADB956	N/A	RIADB957	N/A	RIADB958	N/A	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21)	RIADB959	**N/A**	RIADB960	**N/A**	RIADB961	**N/A**	M.4.e.

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

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(212)559-4118
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(212)793-6652
FAX: Area code/phone number (TEXT B964)

Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and income. This optional statement will be made available to the public, along with the publicly available data in the Report 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 CONTAIN THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments? NO
(RCON 6979)

BANK MANAGEMENT STATEMENT (Please type or print clearly):
(TEXT 6980)