

Federal Financial Institutions Examination Council



1

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

Report at the close of business September 30, 2009

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)

November 4, 2009

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:

- 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
- 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.

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)

Las Vegas

City (RSSD 9130)

FDIC Certificate Number 07213
(RSSD 9050)

NV
State Abbrev. (RSSD 9200)

89169-
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	Other Person to Whom Questions about the Reports Should be Directed
Name (TEXT C490)	Name (TEXT C495)
Title (TEXT C491)	Title (TEXT C496)
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)
Telephone: Area code/phone number/extension (TEXT C493)	Telephone: Area code/phone number/extension (TEXT 8902)
FAX: Area code/phone number (TEXT C494)	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	Secondary Contact
Name (TEXT C366)	Name (TEXT C371)
Title (TEXT C367)	Title (TEXT C372)
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)
Telephone: Area code/phone number/extension (TEXT C369)	Telephone: Area code/phone number/extension (TEXT C374)
FAX: Area code/phone number (TEXT C370)	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 bank's USA PATRIOT Act Section 314(a) information requests. Bank personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific Section 314(a) search requests or other anti-terrorist financing and anti-money laundering matters. Communications sent by FinCEN to the bank for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate bank personnel for review. Any disclosure of customer records to law enforcement officers or FinCEN must be done in compliance with applicable law, including the Right to Financial Privacy Act (12 U.S.C. 3401 et seq.).

Please provide information for a primary and secondary contact. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address if not available. This contact information is for the confidential use of the Agencies, FinCEN, and law enforcement officers and will not be released to the public.

Primary Contact

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

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

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

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

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

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

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

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

Schedule RI

4

Consolidated Report of Income for the period January 1, 2009 - September 30, 2009

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:						
(1) Loans secured by 1-4 family residential properties	RIAD4435	6,418,000				1.a.(1)(a)(1)
(2) All other loans secured by real estate	RIAD4436	705,000				1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers	RIAD4024	6,000				1.a.(1)(b)
(c) Commercial and industrial loans	RIAD4012	1,058,000				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	1,305,000				1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions	RIAD4056	0				1.a.(1)(e)
(f) All other loans in domestic offices	RIADB487	969,000				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4059	14,009,000				1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	RIAD4010	24,470,000				1.a.(3)
b. Income from lease financing receivables	RIAD4065	111,000				1.b.
c. Interest income on balances due from depository institutions (1)	RIAD4115	1,001,000				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	167,000				1.d.(1)
(2) Mortgage-backed securities	RIADB489	2,025,000				1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	4,298,000				1.d.(3)
e. Interest income from trading assets	RIAD4069	2,580,000				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	281,000				1.f.
g. Other interest income	RIAD4518	142,000				1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	RIAD4107	35,075,000				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	32,000				2.a.(1)(a)
(b) Nontransaction accounts:						
(1) Savings deposits (includes MMDAs)	RIAD0093	877,000				2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	RIADA517	575,000				2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000	RIADA518	443,000				2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4172	5,103,000				2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	380,000				2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185	2,971,000				2.c.

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

Schedule RI

5

Schedule RI - Continued

Dollar Amounts in Thousands			Bil	Mil	Thou	
d. Interest on subordinated notes and debentures	RIAD4200	228,000				2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073	10,609,000				2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074	24,466,000				3.
4. Provision for loan and lease losses	RIAD4230	19,887,000				4.
5. Noninterest income:						
a. Income from fiduciary activities ⁽¹⁾	RIAD4070	1,180,000				5.a.
b. Service charges on deposit accounts in domestic offices	RIAD4080	485,000				5.b.
c. Trading revenue ⁽²⁾	RIADA220	1,457,000				5.c.
d.						
(1) Fees and commissions from securities brokerage	RIADC886	28,000				5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	RIADC888	5,000				5.d.(2)
(3) Fees and commissions from annuity sales	RIADC887	16,000				5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	RIADC386	0				5.d.(4)
(5) Income from other insurance activities	RIADC387	532,000				5.d.(5)
e. Venture capital revenue	RIADB491	0				5.e.
f. Net servicing fees	RIADB492	1,725,000				5.f.
g. Net securitization income	RIADB493	58,000				5.g.
h. Not applicable						
i. Net gains (losses) on sales of loans and leases	RIAD5416	792,000				5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415	(107,000)				5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496	(223,000)				5.k.
l. Other noninterest income ^(*)	RIADB497	3,981,000				5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079	9,929,000				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	(310,000)				6.b.
7. Noninterest expense:						
a. Salaries and employee benefits	RIAD4135	9,115,000				7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	1,831,000				7.b.
c.						
(1) Goodwill impairment losses	RIADC216	0				7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232	256,000				7.c.(2)
d. Other noninterest expense ^(*)	RIAD4092	8,932,000				7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093	20,134,000				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	(5,936,000)				8.
9. Applicable income taxes (on item 8)	RIAD4302	(3,730,000)				9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300	(2,206,000)				10.
11. Extraordinary items and other adjustments, net of income taxes ^(*)	RIAD4320	(18,000)				11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	(2,224,000)				12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	RIADG103	46,000				13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340	(2,270,000)				14.

(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

6

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		16,000		M.1.
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (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		49,000		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		508,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150		165783		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 (2)	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		2,299,000		M.8.a.
b. Foreign exchange exposures	RIAD8758		1,724,000		M.8.b.
c. Equity security and index exposures	RIAD8759		(110,000)		M.8.c.
d. Commodity and other exposures	RIAD8760		161,000		M.8.d.
e. Credit exposures	RIADF186		(2,617,000)		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		4,000		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		170,000		M.10.

		Yes/No	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIADA530	NO	M.11.

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 I, 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		N/A		M.12.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.					
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets	RIADF551		6,747,000		M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..	RIADF552		(52,000)		M.13.a.(1)
b. Net gains (losses) on liabilities	RIADF553		(1,774,000)		M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554		(1,077,000)		M.13.b.(1)

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

(2) For example, a bank acquired on March 1, 2009, would report 20090301.

Schedule **RIA****7****Schedule RI-A - Changes in Bank Equity Capital**

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands		Bil	Mill	Thou	
1. Total bank equity capital most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	81,358,000			1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles (*)	RIADB507	0			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	81,358,000			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340	(2,270,000)			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	38,000			5.
6. Treasury stock transactions, net	RIADB510	0			6.
7. Changes incident to business combinations, net	RIAD4356	0			7.
8. LESS: Cash dividends declared on preferred stock	RIAD4470	0			8.
9. LESS: Cash dividends declared on common stock	RIAD4460	0			9.
10. Other comprehensive income (*)	RIADB511	4,882,000			10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above)	RIAD4415	30,609,000			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210	114,617,000			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 pension and other postretirement plan-related changes other than net periodic benefit cost.

Schedule RIBI

8

Schedule RI-B -- Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Part I. Charge-offs (1) and Recoveries on Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD	(Column B) Recoveries: Calendar YTD	
1. Loans secured by real estate:			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans	RIADC891 1,000	RIADC892 0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RIADC893 52,000	RIADC894 0	1.a.(2)
b. Secured by farmland in domestic offices	RIAD3584 0	RIAD3585 0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411 1,272,000	RIAD5412 12,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	RIADC234 2,666,000	RIADC217 4,000	1.c.(2)(a)
(b) Secured by junior liens	RIADC235 2,026,000	RIADC218 21,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RIAD3588 61,000	RIAD3589 1,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895 3,000	RIADC896 0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RIADC897 97,000	RIADC898 0	1.e.(2)
f. In foreign offices	RIADB512 140,000	RIADB513 13,000	1.f.
2. Loans to depository institutions and acceptances of other banks:			
a. To U.S. banks and other U.S. depository institutions	RIAD4653 0	RIAD4663 0	2.a.
b. To foreign banks	RIAD4654 20,000	RIAD4664 9,000	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 2,030,000	RIAD4617 33,000	4.a.
b. To non-U.S. addressees (domicile)	RIAD4646 845,000	RIAD4618 77,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:			
a. Credit cards	RIADB514 2,135,000	RIADB515 256,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB516 2,910,000	RIADB517 280,000	5.b.
6. Loans to foreign governments and official institutions	RIAD4643 0	RIAD4627 3,000	6.
7. All other loans	RIAD4644 1,106,000	RIAD4628 40,000	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 5,000	8.b.
9. Total (sum of items 1 through 8)	RIAD4635 15,383,000	RIAD4605 754,000	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					M.1.
	RIAD5409	0	RIAD5410	0	
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)					M.2.
	RIAD4652	140,000	RIAD4662	13,000	

Dollar Amounts in Thousands				
		Bil	Mil	Thou
3. Not applicable <i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	RIADC388		167,000	M.4.

Schedule RI-B - Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands			Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	18,273,000				1.
2. Recoveries (must equal part I, item 9, column B, above)	RIAD4605	754,000				2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	15,383,000				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	19,887,000				5.
6. Adjustments (see instructions for this schedule) (*)	RIADC233	(232,000)				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	23,299,000				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	0				M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>						
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	0				M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	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****11**

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	19,636,000				1.
2. Total interest expense in foreign offices	RIADC900	4,456,000				2.
3. Provision for loan and lease losses in foreign offices	RIADC901	7,600,000				3.
4. Noninterest income in foreign offices:						
a. Trading revenue	RIADC902	3,390,000				4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	RIADC903	551,000				4.b.
c. Net securitization income	RIADC904	58,000				4.c.
d. Other noninterest income	RIADC905	4,334,000				4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	RIADC906	431,000				5.
6. Total noninterest expense in foreign offices	RIADC907	11,163,000				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	(83,000)				7.
8. Applicable income taxes (on items 1 through 7)	RIADC909	1,698,000				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	3,400,000				10.
11. Internal allocations of income and expense applicable to foreign offices	RIADC912	(2,241,000)				11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices	RIADC913	(673,000)				12.
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12)	RIADC914	486,000				13.

Schedule RI-E

12

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 greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:						
a. Income and fees from the printing and sale of checks	RIADC013	622,000				1.a.
b. Earnings on/increase in value of cash surrender value of life insurance	RIADC014	0				1.b.
c. Income and fees from automated teller machines (ATMs)	RIADC016	0				1.c.
d. Rent and other income from other real estate owned	RIAD4042	0				1.d.
e. Safe deposit box rent	RIADC015	0				1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229	0				1.f.
g. Bank card and credit card interchange fees	RIADF555	447,000				1.g.
h. TEXT4461 Operating Income from Affiliates	RIAD4461	1,724,000				1.h.
i. TEXT4462 CDS Hedge Earnings	RIAD4462	(1,072,000)				1.i.
j. TEXT4463	RIAD4463	0				1.j.
2. Other noninterest expense (from Schedule RI, item 7.d):						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
a. Data processing expenses	RIADC017	623,000				2.a.
b. Advertising and marketing expenses	RIAD0497	811,000				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. Accounting and auditing expenses	RIADF556	0				2.h.
i. Consulting and advisory expenses	RIADF557	0				2.i.
j. Automated teller machine (ATM) and interchange expenses	RIADF558	0				2.j.
k. Telecommunications expenses	RIADF559	1,469,000				2.k.
l. TEXT4464 Expense Paid to Affiliates	RIAD4464	1,023,000				2.l.
m. TEXT4467	RIAD4467	0				2.m.
n. TEXT4468	RIAD4468	0				2.n.
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 Discontinued Operations	RIAD4469	(59,000)				3.a.(1)
(2) Applicable income tax effect	RIAD4486	(41,000)				3.a.(2)
b. (1) TEXT4487	RIAD4487	0				3.b.(1)
(2) Applicable income tax effect	RIAD4488	0				3.b.(2)
c. (1) TEXT4489	RIAD4489	0				3.c.(1)
(2) Applicable income tax effect	RIAD4491	0				3.c.(2)

Schedule RI-E - Continued

Dollar Amounts in Thousands			Bil	Mil	Thou	
4. 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. Cumulative effect of the initial application of FSP FAS 115-2 on other-than-temporary impairment						
	RIADG894			0		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 Contribution		RIAD4498		30,492,000		5.a.
b. TEXT4499 Transfer of Subsidiary from Corp Chain in 1Q09		RIAD4499		117,000		5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):						
a. TEXT4521 Foreign Currency Translation/Other		RIAD4521		(232,000)		6.a.
b. TEXT4522		RIAD4522		0		6.b.

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

(TEXT 4769)

Schedule RC

14

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2009

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	21,016,000		1.a.
b. Interest-bearing balances (2)	RCFD0071	207,082,000		1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	39,854,000		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	140,184,000		2.b.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices	RCONB987	20,000		3.a.
b. Securities purchased under agreements to resell (3)	RCFDB989	16,376,000		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale	RCFD5369	9,465,000		4.a.
b. Loans and leases, net of unearned income	RCFDB528	507,629,000		4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	23,299,000		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	484,330,000		4.d.
5. Trading assets (from Schedule RC-D)		RCFD3545	162,930,000	5.
6. Premises and fixed assets (including capitalized leases)		RCFD2145	4,782,000	6.
7. Other real estate owned (from Schedule RC-M)		RCFD2150	568,000	7.
8. Investments in unconsolidated subsidiaries and associated companies		RCFD2130	4,730,000	8.
9. Direct and indirect investments in real estate ventures		RCFD3656	1,000	9.
10. Intangible assets:				
a. Goodwill	RCFD3163	10,210,000		10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	8,010,000		10.b.
11. Other assets (from Schedule RC-F)		RCFD2160	77,196,000	11.
12. Total assets (sum of items 1 through 11)		RCFD2170	1,186,754,000	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

15

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	269,228,000		13.a.
(1) Noninterest-bearing (1)	RCON6631	80,425,000		13.a.(1)
(2) Interest-bearing	RCON6636	188,803,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	516,573,000		13.b.
(1) Noninterest-bearing	RCFN6631	39,403,000		13.b.(1)
(2) Interest-bearing	RCFN6636	477,170,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices (2)	RCONB993	5,399,000		14.a.
b. Securities sold under agreements to repurchase (3)	RCFDB995	10,541,000		14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	56,532,000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	151,967,000		16.
17. Not applicable				
18. Not applicable				
19. Subordinated notes and debentures (4)	RCFD3200	6,555,000		19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	54,240,000		20.
21. Total liabilities (sum of items 13 through 20)	RCFD2948	1,071,035,000		21.
22. Not applicable				22.
EQUITY CAPITAL				
Bank 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	105,293,000		25.
26.				
a. Retained earnings	RCFD3632	19,988,000		26.a.
b. Accumulated other comprehensive income (5)	RCFDB530	(11,415,000)		26.b.
c. Other equity capital components (6)	RCFDA 130	0		26.c.
27.				27.
a. Total bank equity capital (sum of items 23 through 26.c)	RCFD3210	114,617,000		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	RCFD3000	1,102,000		27.b.
28. Total equity capital (sum of items 27.a and 27)	RCFDG105	115,719,000		28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCFD3300	1,186,754,000		29.

(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 - Continued

Memoranda
To be reported with the March Report of Condition.

	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2008		
	RCFD6724	N/A
		M.1.

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank

2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)

3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)

5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

	MM/DD	
To be reported with the March Report of Condition.		
2. Bank's fiscal year-end date	RCON8678	N/A
		M.2.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices			
1. Cash items in process of collection, unposted debits, and currency and coin	RCFD0022		7,095,000		1.	
a. Cash items in process of collection and unposted debits			RCON0020	3,009,000	1.a.	
b. Currency and coin			RCON0080	854,000	1.b.	
2. Balances due from depository institutions in the U.S.			RCON0082	3,615,000	2.	
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083	579,000			2.a.	
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	RCFD0085				3,839,000	2.b.
3. Balances due from banks in foreign countries and foreign central banks					RCON0070	47,000
a. Foreign branches of other U.S. banks	RCFD0073	361,000			3.a.	
b. Other banks in foreign countries and foreign central banks	RCFD0074	68,240,000			3.b.	
4. Balances due from Federal Reserve Banks	RCFD0090	147,984,000	RCON0090	147,984,000	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	228,098,000	RCON0010	155,509,000	5.	

Schedule RCB

18

Schedule RC-B - Securities

Exclude assets held for trading.

Dollar Amounts in Thousands				(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities	RCFD0211	RCFD0213	RCFD1286	RCFD1287				1.
	0	0	5,723,000	5,758,000				
2. U.S. Government agency obligations (exclude mortgage-backed securities):								
a. Issued by U.S. Government agencies (1)	RCFD1289	RCFD1290	RCFD1291	RCFD1293				2.a.
	0	0	26,000	27,000				
b. Issued by U.S. Government-sponsored agencies (2)	RCFD1294	RCFD1295	RCFD1297	RCFD1298				2.b.
	0	0	8,658,000	8,710,000				
3. Securities issued by states and political subdivisions in the U.S.	RCFD8496	RCFD8497	RCFD8498	RCFD8499				3.
	121,000	129,000	15,829,000	14,604,000				
4. Mortgage-backed securities (MBS):								
a. Residential mortgage pass-through securities:								
(1) Guaranteed by GNMA	RCFDG300	RCFDG301	RCFDG302	RCFDG303				4.a.(1)
	0	0	1,212,000	1,251,000				
(2) Issued by FNMA and FHLMC	RCFDG304	RCFDG305	RCFDG306	RCFDG307				4.a.(2)
	0	0	17,878,000	18,229,000				
(3) Other pass-through securities	RCFDG308	RCFDG309	RCFDG310	RCFDG311				4.a.(3)
	315,000	249,000	1,000	1,000				
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):								
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCFDG312	RCFDG313	RCFDG314	RCFDG315				4.b.(1)
	0	0	2,728,000	2,718,000				
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	RCFDG316	RCFDG317	RCFDG318	RCFDG319				4.b.(2)
	0	0	0	0				
(3) All other residential MBS	RCFDG320	RCFDG321	RCFDG322	RCFDG323				4.b.(3)
	21,762,000	22,165,000	7,743,000	6,698,000				
c. Commercial MBS:								
(1) Commercial mortgage pass-through securities	RCFDG324	RCFDG325	RCFDG326	RCFDG327				4.c.(1)
	0	0	85,000	35,000				
(2) Other commercial MBS	RCFDG328	RCFDG329	RCFDG330	RCFDG331				4.c.(2)
	1,132,000	755,000	31,000	30,000				
5. Asset-backed securities and structured financial products:								
a. Asset-backed securities (ABS) (from RC-B Memoranda)	RCFDC026	RCFDC988	RCFDC989	RCFDC027				5.a.
	8,174,000	8,076,000	317,000	305,000				
b. Structured financial products:								
(1) Cash	RCFDG336	RCFDG337	RCFDG338	RCFDG339				5.b.(1)
	1,436,000	1,214,000	6,369,000	6,347,000				
(2) Synthetic	RCFDG340	RCFDG341	RCFDG342	RCFDG343				5.b.(2)
	48,000	47,000	0	0				
(3) Hybrid	RCFDG344	RCFDG345	RCFDG346	RCFDG347				5.b.(3)
	0	0	0	0				

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B - Continued

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	
6. Other debt securities:								
a. Other domestic debt securities	RCFD1737	RCFD1738	RCFD1739	RCFD1741				6.a.
	2,238,000	2,458,000	730,000	740,000				
b. Foreign debt securities	RCFD1742	RCFD1743	RCFD1744	RCFD1746				6.b.
	4,628,000	4,595,000	73,518,000	73,798,000				
7. Investments in mutual funds and other equity securities w ith readily determinable fair values (3)			RCFDA510	RCFDA511				7.
			120,000	933,000				
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.)	RCFD1754	RCFD1771	RCFD1772	RCFD1773				8.
	39,854,000	39,688,000	140,968,000	140,184,000				

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

Schedule RCB

20

Schedule RC-B - Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mill	Thou	
1. Pledged securities (1)	RCFD0416	77,765,000			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	25,351,000			M.2.a.(1)
(2) Over three months through 12 months	RCFDA550	21,826,000			M.2.a.(2)
(3) Over one year through three years	RCFDA551	28,890,000			M.2.a.(3)
(4) Over three years through five years	RCFDA552	11,490,000			M.2.a.(4)
(5) Over five years through 15 years	RCFDA553	21,874,000			M.2.a.(5)
(6) Over 15 years	RCFDA554	17,538,000			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	111,000			M.2.b.(1)
(2) Over three months through 12 months	RCFDA556	147,000			M.2.b.(2)
(3) Over one year through three years	RCFDA557	701,000			M.2.b.(3)
(4) Over three years through five years	RCFDA558	1,309,000			M.2.b.(4)
(5) Over five years through 15 years	RCFDA559	12,212,000			M.2.b.(5)
(6) Over 15 years	RCFDA560	5,316,000			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	614,000			M.2.c.(1)
(2) Over three years	RCFDA562	31,726,000			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	38,106,000			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	12,000			M.4.a.
b. Fair value	RCFD8783	10,000			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, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

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

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

Schedule RC-B - Continued

Memoranda (continued)

Dollar Amounts in Thousands

Memorandum item 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)

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):

	(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	
a. Credit card receivables	RCFDB838	RCFDB839	RCFDB840	RCFDB841	
	1,444,000	1,474,000	90,000	87,000	M.5.a.
b. Home equity lines	RCFDB842	RCFDB843	RCFDB844	RCFDB845	
	447,000	380,000	0	0	M.5.b.
c. Automobile loans	RCFDB846	RCFDB847	RCFDB848	RCFDB849	
	3,015,000	2,975,000	24,000	24,000	M.5.c.
d. Other consumer loans	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
	2,980,000	2,958,000	75,000	74,000	M.5.d.
e. Commercial and industrial loans	RCFDB854	RCFDB855	RCFDB856	RCFDB857	
	0	0	0	0	M.5.e.
f. Other	RCFDB858	RCFDB859	RCFDB860	RCFDB861	
	288,000	289,000	128,000	120,000	M.5.f.

6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):

a. Trust preferred securities issued by financial institutions	RCFDG348	RCFDG349	RCFDG350	RCFDG351	
	525,000	348,000	0	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	RCFDG352	RCFDG353	RCFDG354	RCFDG355	
	0	0	0	0	M.6.b.
c. Corporate and similar loans	RCFDG356	RCFDG357	RCFDG358	RCFDG359	
	828,000	811,000	6,078,000	6,074,000	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCFDG360	RCFDG361	RCFDG362	RCFDG363	
	0	0	0	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCFDG364	RCFDG365	RCFDG366	RCFDG367	
	18,000	15,000	0	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	RCFDG368	RCFDG369	RCFDG370	RCFDG371	
	5,000	5,000	0	0	M.6.f.
g. Other collateral or reference assets	RCFDG372	RCFDG373	RCFDG374	RCFDG375	
	108,000	82,000	291,000	273,000	M.6.g.

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

Schedule RCCI

22

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	227,533,000		1.
a. Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans			RCONF158 569,000	1.a.(1)
(2) Other construction loans and all land development and other land loans			RCONF159 1,713,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)			RCON1420 16,000	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 31,605,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens			RCON5367 105,596,000	1.c.(2)(a)
(b) Secured by junior liens			RCON5368 23,567,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460 7,508,000	1.d.
e. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160 2,058,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			RCONF161 6,696,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:				
a. To commercial banks in the U.S.			RCONB531 17,521,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	51,000		2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	17,534,000		2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	9,467,000	RCONB534 9,467,000	2.b.
c. To banks in foreign countries			RCONB535 667,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	172,000		2.c.(1)
(2) To other banks in foreign countries	RCFDB537	8,279,000		2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	880,000	RCON1590 207,000	3.
4. Commercial and industrial loans:				
a. To U.S. addressees (domicile)	RCFD1763	26,251,000	RCON1763 25,275,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	76,738,000	RCON1764 2,337,000	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	37,229,000	RCONB538 0	6.a.
b. Other revolving credit plans	RCFDB539	5,432,000	RCONB539 1,135,000	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	RCFD2011	71,494,000	RCON2011 34,417,000	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	633,000	RCON2081 66,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	1,507,000	RCON2107 1,507,000	8.
9. Other loans	RCFD1563	32,054,000		9.
a. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545 353,000	9.a.
b. All other loans (exclude consumer loans)			RCON1564 13,911,000	9.b.

Schedule RCCI

23

Schedule RC-C - Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
10. Lease financing receivables (net of unearned income)		RCON2165	998,000
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162	137,000	10.a.
b. All other leases	RCFDF163	2,486,000	10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	783,000	RCON2123
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	517,094,000	RCON2122
			286,972,000

Memoranda

Dollar Amounts in Thousands		Bil	Mill	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):					
a. Loans secured by 1-4 family residential properties in domestic offices	RCONF576	6,388,000			M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCFD1616	70,000			M.1.b.
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	1,242,000			M.2.a.(1)
(2) Over three months through 12 months	RCONA565	16,004,000			M.2.a.(2)
(3) Over one year through three years	RCONA566	19,065,000			M.2.a.(3)
(4) Over three years through five years	RCONA567	10,786,000			M.2.a.(4)
(5) Over five years through 15 years	RCONA568	16,912,000			M.2.a.(5)
(6) Over 15 years	RCONA569	32,799,000			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	241,610,000			M.2.b.(1)
(2) Over three months through 12 months	RCFDA571	51,365,000			M.2.b.(2)
(3) Over one year through three years	RCFDA572	30,407,000			M.2.b.(3)
(4) Over three years through five years	RCFDA573	21,033,000			M.2.b.(4)
(5) Over five years through 15 years	RCFDA574	29,050,000			M.2.b.(5)
(6) Over 15 years	RCFDA575	18,729,000			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	139,883,000			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	251,000			M.3.

(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 RCCI

24

Schedule RC-C - Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mill	Thou	
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	63,311,000			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	48,156,000			M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, col A ..	RCFDC391	471,000			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	2,840,000			M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	RCFDC780	569,000			M.7.b.
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.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	RCONF231	N/A			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	N/A			M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	RCONF577	3,985,000			M.9.

Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):						
a. Loans secured by real estate	RCFDF608	2,887,000				M.10.a.
(1) Construction, land development, and other land loans				RCONF578	0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)				RCONF579	0	M.10.a.(2)
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				RCONF580	0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens				RCONF581	2,887,000	M.10.a.(3)(b)(1)
(2) Secured by junior liens				RCONF582	0	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5+) residential properties				RCONF583	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties				RCONF584	0	M.10.a.(5)

Schedule RCCI

25

Schedule RC-C - Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
b. Commercial and industrial loans	RCFDF585	535,000	RCONF585	0	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	RCFDF586	0	RCONF586	0	M.10.c.(1)
(2) Other revolving credit plans	RCFDF587	0	RCONF587	0	M.10.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	RCFDF588	0	RCONF588	0	M.10.c.(3)
d. Other loans	RCFDF589	933,000	RCONF589	933,000	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					
a. Loans secured by real estate	RCFDF609	2,833,000			M.11.a.
(1) Construction, land development, and other land loans			RCONF590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			RCONF591	0	M.11.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCONF592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			RCONF593	2,833,000	M.11.a.(3)(b)(1)
(2) Secured by junior liens			RCONF594	0	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties			RCONF595	0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties			RCONF596	0	M.11.a.(5)
b. Commercial and industrial loans	RCFDF597	535,000	RCONF597	0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	RCFDF598	0	RCONF598	0	M.11.c.(1)
(2) Other revolving credit plans	RCFDF599	0	RCONF599	0	M.11.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	RCFDF600	0	RCONF600	0	M.11.c.(3)
d. Other loans	RCFDF601	896,000	RCONF601	896,000	M.11.d.

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate ...	RCFDG091	0	RCFDG092	0	RCFDG093	0	M.12.a.
b. Commercial and industrial loans	RCFDG094	0	RCFDG095	0	RCFDG096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	RCFDG097	0	RCFDG098	0	RCFDG099	0	M.12.c.
d. All other loans and all leases	RCFDG100	0	RCFDG101	0	RCFDG102	0	M.12.d.

Schedule RC-C - Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands			Bil	Mil	Thou	
Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2008.						
13. Construction, land development, and other land loans in domestic offices with interest reserves:						
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	RCONG376				N/A	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2))	RIADG377				N/A	M.13.b.
Memorandum item 14 is to be completed by all banks.						
14. Pledged loans and leases	RCFDG378				140,186,000	M.14.

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, items 1.e.(1) and 1.e.(2), 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.")		1.
	RCON6999 N/A	

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, items 1.e.(1) and 1.e.(2), column B (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.)	RCON5562 N/A	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, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):			
a. With 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.")		5.
	RCON6860 N/A	

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 RCD

29

Schedule RC-D - Trading Assets and Liabilities

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

Dollar Amounts in Thousands		(Column A) Consolidated Bank	(Column B) Domestic Offices	
ASSETS				
1. U.S. Treasury securities		RCFD3531 8,252,000	RCON3531 807,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)		RCFD3532 20,000	RCON3532 20,000	2.
3. Securities issued by states and political subdivisions in the U.S.		RCFD3533 175,000	RCON3533 175,000	3.
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		RCFDG379 487,000	RCONG379 487,000	4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)				
c. All other residential MBS		RCFDG380 2,049,000	RCONG380 2,049,000	4.b.
d. Commercial MBS		RCFDG381 8,894,000	RCONG381 8,780,000	4.c.
5. Other debt securities		RCFDG382 922,000	RCONG382 585,000	4.d.
a. Structured financial products:				
(1) Cash		RCFDG383 3,700,000	RCONG383 2,879,000	5.a.(1)
(2) Synthetic		RCFDG384 0	RCONG384 0	5.a.(2)
(3) Hybrid		RCFDG385 2,000	RCONG385 0	5.a.(3)
b. All other debt securities		RCFDG386 38,135,000	RCONG386 1,250,000	5.b.
6. Loans:				
a. Loans secured by real estate		RCFDF610 48,000		6.a.
(1) Construction, land development, and other land loans			RCONF604 0	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			RCONF605 0	6.a.(2)
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCONF606 0	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens			RCONF607 0	6.a.(3)(b)(1)
(2) Secured by junior liens			RCONF611 0	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties			RCONF612 0	6.a.(4)
(5) Secured by nonfarm nonresidential properties			RCONF613 0	6.a.(5)
b. Commercial and industrial loans		RCFDF614 16,603,000	RCONF614 15,403,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		RCFDF615 0	RCONF615 0	6.c.(1)
(2) Other revolving credit plans		RCFDF616 0	RCONF616 0	6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)		RCFDF617 0	RCONF617 0	6.c.(3)
d. Other loans		RCFDF618 21,000	RCONF618 21,000	6.d.
7. Not applicable				
8. Not applicable				
9. Other trading assets		RCFD3541 12,347,000	RCON3541 9,281,000	9.
10. Not applicable				
11. Derivatives with a positive fair value (column A from Schedule RC-Q, item 5.a., column A)		RCFD3543 71,275,000	RCON3543 35,444,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)		RCFD3545 162,930,000	RCON3545 77,181,000	12.

Schedule RCD

30

Schedule RC-D - Continued

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
LIABILITIES					
13.					
a.	Liability for short positions	RCFD3546	4,072,000	RCON3546	2,669,000
b.	Other trading liabilities	RCFDF624	0	RCONF624	0
14.	Derivatives with a negative fair value (column A from Schedule RC-Q, item 10.a., column A)				
		RCFD3547	52,460,000	RCON3547	172,000
15.	Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)				
		RCFD3548	56,532,000	RCON3548	2,841,000

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
Memoranda					
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate	RCFDF790	48,000			
(1) Construction, land development, and other land loans			RCONF625	0	M.1.a.
(2) Secured by farmland (including farm residential and other improvements)			RCONF626	0	M.1.a.(1)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCONF627	0	M.1.a.(2)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			RCONF628	0	M.1.a.(3)(a)
(2) Secured by junior liens			RCONF629	0	M.1.a.(3)(b)(1)
(4) Secured by multifamily (5 or more) residential properties			RCONF630	0	M.1.a.(3)(b)(2)
(5) Secured by nonfarm nonresidential properties	RCONF631	0	M.1.a.(4)		
b. Commercial and industrial loans	RCFDF632	17,460,000	RCONF632	16,176,000	M.1.a.(5)
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.1.b.
(1) Credit cards	RCFDF633	0	RCONF633	0	M.1.c.(1)
(2) Other revolving credit plans	RCFDF634	0	RCONF634	0	M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	RCFDF635	0	RCONF635	0	M.1.c.(3)
d. Other loans	RCFDF636	25,000	RCONF636	25,000	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	RCFDF639	0	RCONF639	0	M.2.a.
b. Unpaid principal balance	RCFDF640	0	RCONF640	0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions ...	RCFDG299	1,077,000	RCONG299	1,005,000	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	RCFDG332	0	RCONG332	0	M.3.b.
c. Corporate and similar loans	RCFDG333	0	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCFDG334	0	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCFDG335	0	RCONG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products	RCFDG651	50,000	RCONG651	12,000	M.3.f.
g. Other collateral or reference assets	RCFDG652	2,575,000	RCONG652	1,862,000	M.3.g.
4. Pledged trading assets:					
a. Pledged securities	RCFDG387	5,944,000	RCONG387	0	M.4.a.
b. Pledged loans	RCFDG388	0	RCONG388	0	M.4.b.

Schedule RC-D - Continued

Memoranda (continued)

Memorandum **items 5 through 10** are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands			Bil	Mill	Thou	
5. Asset-backed securities:						
a. Credit card receivables	RCFDF643		0			M.5.a.
b. Home equity lines	RCFDF644		0			M.5.b.
c. Automobile loans	RCFDF645		0			M.5.c.
d. Other consumer loans	RCFDF646		0			M.5.d.
e. Commercial and industrial loans	RCFDF647		585,000			M.5.e.
f. Other	RCFDF648		0			M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCFDF651		873,000			M.6.
7. Equity securities:						
a. Readily determinable fair values	RCFDF652		9,599,000			M.7.a.
b. Other	RCFDF653		74,000			M.7.b.
8. Loans pending securitization	RCFDF654		0			M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):						
a. TEXTF655	RCFDF655		0			M.9.a.
b. TEXTF656	RCFDF656		0			M.9.b.
c. TEXTF657	RCFDF657		0			M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):						
a. TEXTF658	RCFDF658		0			M.10.a.
b. TEXTF659	RCFDF659		0			M.10.b.
c. TEXTF660	RCFDF660		0			M.10.c.

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	46,304,000			RCONB550	197,673,000	1.
2. U.S. Government	RCON2202	4,000			RCON2520	20,000	2.
3. States and political subdivisions in the U.S.	RCON2203	8,399,000			RCON2530	7,579,000	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551	578,000			RCONB552	5,911,000	4.
5. Banks in foreign countries	RCON2213	1,175,000			RCON2236	1,073,000	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216	313,000			RCON2377	199,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215	56,773,000	RCON2210	46,286,000	RCON2385	212,455,000	7.

Schedule RC-E

33

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	5,173,000		M.1.a.
b. Total brokered deposits	RCON2365	17,887,000		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)				
(1) Brokered deposits issued in denominations of less than \$100,000	RCON2343	5,754,000		M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts	RCON2344	312,000		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	5,395,000		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	12,068,000		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	144,463,000		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352	5,589,000		M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648	23,350,000		M.2.b.
c. Total time deposits of \$100,000 or more	RCON2604	39,053,000		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	820,000		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 remaining maturity or next repricing date of: (2) (3)				
(1) Three months or less	RCONA579	7,638,000		M.3.a.(1)
(2) Over three months through 12 months	RCONA580	11,992,000		M.3.a.(2)
(3) Over one year through three years	RCONA581	2,791,000		M.3.a.(3)
(4) Over three years	RCONA582	929,000		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	19,630,000		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	20,336,000		M.4.a.(1)
(2) Over three months through 12 months	RCONA585	14,057,000		M.4.a.(2)
(3) Over one year through three years	RCONA586	2,608,000		M.4.a.(3)
(4) Over three years	RCONA587	2,052,000		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	34,393,000		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 (see instructions). 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 \$250,000 and participated out by the broker in shares of exactly \$100,000 through exactly \$250,000.

(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	451,326,000				1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	5,965,000				2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN2625	44,078,000				3.
4. Foreign governments and official institutions (including foreign central banks)	RCFN2650	15,091,000				4.
5. U.S. Government and states and political subdivisions in the U.S.	RCFNB555	113,000				5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	RCFN2200	516,573,000				6.
Memorandum						
Dollar Amounts in Thousands			Bil	Mil	Thou	
1. Time deposits w ith a remaining maturity of one year or less (included in Part II, item 6 above)	RCFNA245	181,299,000				M.1.

Schedule RC-F - Other Assets

Dollar Amounts in Thousands					
		Bil	Mill	Thou	
1. Accrued interest receivable (1)	RCFDB556	6,684,000			1.
2. Net deferred tax assets (2)	RCFD2148	26,657,000			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	7,368,000			4.
5. Life insurance assets	RCFDC009	4,283,000			5.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) ..	RCFD2168	32,204,000			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	77,196,000			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	74,000	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	9,251,000	1.b.
2.	Net deferred tax liabilities (2)	RCFD3049	946,000	2.
3.	Allow ance for credit losses on off-balance sheet credit exposures	RCFDB557	918,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938	43,051,000	4.
a.	Accounts payable	RCFD3066	11,464,000	4.a.
b.	Deferred compensation liabilities	RCFDC011	0	4.b.
c.	Dividends declared but not yet payable	RCFD2932	0	4.c.
d.	Derivatives w ith a negative fair value held for purposes other than trading	RCFDC012	0	4.d.
e.	TEXT3552	RCFD3552	0	4.e.
f.	TEXT3553	RCFD3553	0	4.f.
g.	TEXT3554	RCFD3554	0	4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	RCFD2930	54,240,000	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 RCH

37

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

Dollar Amounts in Thousands			Bil	Mill	Thou	
1. Not applicable						
2. Not applicable						
3. Securities purchased under agreements to resell	RCONB989	4,148,000				3.
4. Securities sold under agreements to repurchase	RCONB995	6,972,000				4.
5. Other borrowed money	RCON3190	131,081,000				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	62,405,000				7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON2192	630,707,000				8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON3129	452,583,000				9.

Dollar Amounts in Thousands		(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10. U.S. Treasury securities	RCON0211	0	RCON1287	5,628,000		10.
11. U.S. Government agency obligations	RCON8492	0	RCON8495	8,737,000		11.
12. Securities issued by states and political subdivisions in the U.S.	RCON8496	121,000	RCON8499	14,603,000		12.
13. Mortgage-backed securities (MBS):						
a. Mortgage pass-through securities:						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG389	0	RCONG390	19,480,000		13.a.(1)
(2) Other mortgage pass-through securities	RCON1709	0	RCON1713	1,000		13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG393	0	RCONG394	2,748,000		13.b.(1)
(2) All other mortgage-backed securities	RCON1733	12,428,000	RCON1736	6,426,000		13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	RCONG397	3,044,000	RCONG398	3,067,000		14.
15. Foreign debt securities (include foreign structured financial products and foreign-asset backed securities)	RCONG399	0	RCONG400	4,719,000		15.
16. Investments in mutual funds and other equity securities with readily determinable fair values			RCONA511	10,000		16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	RCON1754	15,593,000	RCON1773	65,419,000		17.

Dollar Amounts in Thousands			Bil	Mill	Thou	
18. Equity securities that do not have readily determinable fair values	RCON1752	7,090,000				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	3,993,000			1.
2. Total IBF liabilities (component of Schedule RC, item 21)		RCFN2898	18,862,000			2.

Schedule RCK

39

Schedule RC-K - Quarterly Averages ⁽¹⁾

Dollar Amounts in Thousands

		Bil	Mill	Thou	
ASSETS					
1. Interest-bearing balances due from depository institutions	RCFD3381	178,187,000			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ⁽²⁾	RCFDB558	14,727,000			2.
3. Mortgage-backed securities ⁽²⁾	RCFDB559	56,021,000			3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.) ⁽²⁾ ⁽³⁾	RCFDB560	112,366,000			4.
5. Federal funds sold and securities purchased under agreements to resell	RCFD3365	24,216,000			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans	RCON3360	296,151,000			6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	RCON3465	163,729,000			6.a.(2)(a)
(b) All other loans secured by real estate	RCON3466	18,579,000			6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers	RCON3386	220,000			6.a.(3)
(4) Commercial and industrial loans	RCON3387	31,365,000			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	35,239,000			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3360	232,802,000			6.b.
7. Trading assets	RCFD3401	157,769,000			7.
8. Lease financing receivables (net of unearned income)	RCFD3484	2,710,000			8.
9. Total assets ⁽⁴⁾	RCFD3368	1,171,765,000			9.
LIABILITIES					
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON3485	8,895,000			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	RCONB563	151,908,000			11.a.
b. Time deposits of \$100,000 or more	RCONA514	40,732,000			11.b.
c. Time deposits of less than \$100,000	RCONA529	22,197,000			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs	RCFN3404	465,432,000			12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD3353	19,739,000			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) ..	RCFD3355	151,094,000			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 RCL

40

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	Mill	Thou	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	RCFD3814	24,824,000			1.a.
b. Credit card lines	RCFD3815	113,985,000			1.b.
c.					
(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate:					
(a) 1-4 family residential construction loan commitments	RCFDF164	61,000			1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCFDF165	795,000			1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate	RCFD6550	330,000			1.c.(2)
d. Securities underwriting	RCFD3817	123,000			1.d.
e. Other unused commitments	RCFD3818	248,539,000			1.e.
2. Financial standby letters of credit and foreign office guarantees	RCFD3819	84,385,000			2.
Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)					
a. Amount of financial standby letters of credit conveyed to others	RCFD3820	19,708,000			2.a.
3. Performance standby letters of credit and foreign office guarantees	RCFD3821	13,741,000			3.
Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)					
a. Amount of performance standby letters of credit conveyed to others	RCFD3822	829,000			3.a.
4. Commercial and similar letters of credit	RCFD3411	7,152,000			4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCFD3433	55,884,000			6.

Dollar Amounts in Thousands		(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps	RCFDC968	1,175,270,000	RCFDC969	1,295,113,000		7.a.(1)
(2) Total return swaps	RCFDC970	5,722,000	RCFDC971	30,988,000		7.a.(2)
(3) Credit options	RCFDC972	107,000	RCFDC973	98,000		7.a.(3)
(4) Other credit derivatives	RCFDC974	0	RCFDC975	0		7.a.(4)
b. Gross fair values:						
(1) Gross positive fair value	RCFDC219	21,341,000	RCFDC221	81,369,000		7.b.(1)
(2) Gross negative fair value	RCFDC220	69,547,000	RCFDC222	22,150,000		7.b.(2)

Dollar Amounts in Thousands		Bil	Mill	Thou	
c. Notional amounts by regulatory capital treatment: (2)					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection	RCFDG401	1,180,868,000			7.c.(1)(a)
(b) Purchased protection	RCFDG402	1,303,225,000			7.c.(1)(b)
(2) All other positions:					
(a) Sold protection	RCFDG403	231,000			7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	RCFDG404	22,347,000			7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	RCFDG405	627,000			7.c.(2)(c)

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

(2) Sum of items 7.c.(1)(a) and 7.c.(2)(a) must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

Schedule RCL

41

Schedule RC-L - Continued

Dollar Amounts in Thousands	(Column A) Remaining Maturity of: One Year or Less	(Column B) Remaining Maturity of: Over One Year Through Five Years	(Column C) Remaining Maturity of: Over Five Years	
d. Notional amounts by remaining maturity:				
(1) Sold credit protection: (1)				
(a) Investment grade	RCFDG406 80,146,000	RCFDG407 449,731,000	RCFDG408 182,830,000	7.d.(1)(a)
(b) Subinvestment grade	RCFDG409 54,101,000	RCFDG410 301,358,000	RCFDG411 112,933,000	7.d.(1)(b)
(2) Purchased credit protection: (2)				
(a) Investment grade	RCFDG412 95,694,000	RCFDG413 484,631,000	RCFDG414 207,640,000	7.d.(2)(a)
(b) Subinvestment grade	RCFDG415 60,211,000	RCFDG416 338,033,000	RCFDG417 139,990,000	7.d.(2)(b)

Dollar Amounts in Thousands		Bil	Mill	Thou	
8. Spot foreign exchange contracts	RCFD8765	576,251,000			8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	RCFD3430	7,057,000			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.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	RCFD5591	311,000			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	8,766,000			11.a.
b. Sales for which the reporting bank is the agent bank with risk	RCFDC224	0			11.b.

(1) Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

(2) Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

Schedule RCL

42

Schedule RC-L - Continued

Dollar Amounts in Thousands

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts	RCFD8693	RCFD8694	RCFD8695	RCFD8696	12.a.
	447,949,000	7,289,000	3,292,000	17,321,000	
b. Forward contracts	RCFD8697	RCFD8698	RCFD8699	RCFD8700	12.b.
	2,855,129,000	2,143,322,000	2,452,000	200,000	
c. Exchange-traded option contracts:					
(1) Written options	RCFD8701	RCFD8702	RCFD8703	RCFD8704	12.c.(1)
	376,505,000	3,436,000	2,724,000	4,980,000	
(2) Purchased options	RCFD8705	RCFD8706	RCFD8707	RCFD8708	12.c.(2)
	467,521,000	6,572,000	1,407,000	4,620,000	
d. Over-the-counter option contracts:					
(1) Written options	RCFD8709	RCFD8710	RCFD8711	RCFD8712	12.d.(1)
	2,545,225,000	396,469,000	50,207,000	12,718,000	
(2) Purchased options	RCFD8713	RCFD8714	RCFD8715	RCFD8716	12.d.(2)
	2,746,915,000	404,510,000	55,210,000	11,713,000	
e. Swaps	RCFD3450	RCFD3826	RCFD8719	RCFD8720	12.e.
	19,499,296,000	944,866,000	47,192,000	21,425,000	
13. Total gross notional amount of derivative contracts held for trading	RCFDA126	RCFDA127	RCFD8723	RCFD8724	13.
	28,612,809,000	3,869,485,000	162,484,000	72,977,000	
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725	RCFD8726	RCFD8727	RCFD8728	14.
	325,731,000	36,979,000	0	0	
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFDA589				14.a.
	102,677,000				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD8733	RCFD8734	RCFD8735	RCFD8736	15.a.(1)
	615,755,000	95,841,000	9,147,000	5,378,000	
(2) Gross negative fair value	RCFD8737	RCFD8738	RCFD8739	RCFD8740	15.a.(2)
	604,017,000	94,299,000	10,979,000	4,737,000	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD8741	RCFD8742	RCFD8743	RCFD8744	15.b.(1)
	3,321,000	659,000	0	0	
(2) Gross negative fair value	RCFD8745	RCFD8746	RCFD8747	RCFD8748	15.b.(2)
	7,145,000	2,238,000	0	0	

Schedule RCL

43

Schedule RC-L - Continued

Item 16 is to be completed only by banks with total assets of \$10 billion or more.⁽¹⁾

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
16. Over-the-counter derivatives:						
a. Net current credit exposure	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	16.a.
	40,605,000	1,912,000	2,220,000	8,383,000	48,477,000	
b. Fair value of collateral:						
(1) Cash - U.S. dollar	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	16.b.(1)
	19,315,000	0	7,052,000	73,000	19,977,000	
(2) Cash - Other currencies	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	16.b.(2)
	50,000	0	0	0	1,186,000	16.b.(2)
(3) U.S. Treasury securities	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	16.b.(3)
	270,000	3,000	171,000	101,000	1,596,000	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	16.b.(4)
	314,000	3,000	10,000	14,000	601,000	
(5) Corporate bonds	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	16.b.(5)
	0	0	90,000	0	118,000	
(6) Equity securities	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	16.b.(6)
	0	0	0	0	7,000	16.b.(6)
(7) All other collateral	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	16.b.(7)
	822,000	0	47,000	9,000	2,919,000	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	16.b.(8)
	20,771,000	6,000	7,370,000	197,000	26,404,000	

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

Schedule RCM

44

Schedule RC-M - Memoranda

Dollar Amounts in Thousands		Bil	Mill	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	27,000		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	14		1.b.
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets	RCFD3164	6,228,000		2.a.
(1) Estimated fair value of mortgage servicing assets	RCFDA590	6,228,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	RCFDB026	574,000		2.b.
c. All other identifiable intangible assets	RCFD5507	1,208,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCFD0426	8,010,000		2.d.
3. Other real estate owned:				
a. Construction, land development, and other land in domestic offices	RCON5508	19,000		3.a.
b. Farmland in domestic offices	RCON5509	0		3.b.
c. 1-4 family residential properties in domestic offices	RCON5510	313,000		3.c.
d. Multifamily (5 or more) residential properties in domestic offices	RCON5511	14,000		3.d.
e. Nonfarm nonresidential properties in domestic offices	RCON5512	24,000		3.e.
f. Foreclosed properties from "GNMA loans"	RCONC979	50,000		3.f.
g. In foreign offices	RCFN5513	148,000		3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)	RCFD2150	568,000		3.h.
4. Not applicable				
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (1)				
(a) One year or less	RCFDF055	49,047,000		5.a.(1)(a)
(b) Over one year through three years	RCFDF056	44,000		5.a.(1)(b)
(c) Over three years through five years	RCFDF057	7,000		5.a.(1)(c)
(d) Over five years	RCFDF058	2,000		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	31,046,000		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)	RCFDF059	1,000,000		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	83,857,000		5.b.(1)(a)
(b) Over one year through three years	RCFDF061	15,643,000		5.b.(1)(b)
(c) Over three years through five years	RCFDF062	2,047,000		5.b.(1)(c)
(d) Over five years	RCFDF063	1,320,000		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	41,052,000		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	151,967,000		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

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

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

Dollar Amounts in Thousands	Bil	Mil	Thou	
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	RCONF064		0	10.a.
b. Amount of "Other borrow ings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCFDF065		27,613,000	10.b.

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

Schedule RCN

46

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	RCONF172	2,000	RCONF174	0	RCONF176	39,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	128,000	RCONF175	0	RCONF177	466,000	1.a.(2)
b. Secured by farmland in domestic offices	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	572,000	RCON5399	0	RCON5400	570,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	RCONC236	6,699,000	RCONC237	4,868,000	RCONC229	8,788,000	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	879,000	RCONC239	1,000	RCONC230	1,099,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499	24,000	RCON3500	0	RCON3501	396,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	23,000	RCONF180	0	RCONF182	42,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	18,000	RCONF181	2,000	RCONF183	132,000	1.e.(2)
f. In foreign offices	RCFNB572	561,000	RCFNB573	0	RCFNB574	2,481,000	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	27,000	2.b.
3. Loans to finance agricultural production and other loans to farmers	RCFD1594	0	RCFD1597	0	RCFD1583	86,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	RCFD1251	222,000	RCFD1252	19,000	RCFD1253	1,822,000	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	78,000	RCFD1255	65,000	RCFD1256	8,526,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCFDB575	1,276,000	RCFDB576	982,000	RCFDB577	713,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCFDB578	1,338,000	RCFDB579	787,000	RCFDB580	1,320,000	5.b.
6. Loans to foreign governments and official institutions	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans	RCFD5459	99,000	RCFD5460	0	RCFD5461	1,964,000	7.

Schedule RCN

47

Schedule RC-N - Continued

Amounts reported in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in 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	
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 34,000	RCFDF170 0	RCFDF171 71,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)				
	RCFD3505 20,000	RCFD3506 1,845,000	RCFD3507 79,000	9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	RCFD5612 7,239,000	RCFD5613 5,470,000	RCFD5614 12,171,000	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") ..	RCFD5615 664,000	RCFD5616 931,000	RCFD5617 72,000	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	RCFDC866 555,000	RCFDC867 4,502,000	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):				
a. Loans secured by 1-4 family residential properties in domestic offices	RCONF661 2,795,000	RCONF662 502,000	RCONF663 3,125,000	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCFD1658 1,000	RCFD1659 0	RCFD1661 4,000	M.1.b.
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 569,000	RCFD1249 0	RCFD1250 2,449,000	M.3.
4. Not applicable				

Schedule RC-N - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							
a. Loans and leases held for sale	RCFDC240	94,000	RCFDC241	85,000	RCFDC226	1,274,000	M.5.a.
b. Loans measured at fair value:							
(1) Fair value	RCFDF664	3,000	RCFDF665	0	RCFDF666	12,000	M.5.b.(1)
(2) Unpaid principal balance	RCFDF667	6,000	RCFDF668	0	RCFDF669	31,000	M.5.b.(2)

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
6. Derivative contracts: Fair value of amounts carried as assets					
	RCFD3529	0	RCFD3530	0	M.6.

Dollar Amounts in Thousands			Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter	RCFDC410		10,104,000			M.7.
8. Nonaccrual assets sold during the quarter	RCFDC411		173,000			M.8.

Schedule RCO

49

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

All banks must complete items 1 through 3, **items 7 through 9**, Memorandum item 1, and, if applicable, Memorandum items 2, 3, and 4 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007 Report of Condition must complete items 4 through 6 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007 report must begin to complete items 4 through 6 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007 must complete items 4 through 6 each quarter. Any other bank may choose to complete items 4 through 6, but the bank must then continue to complete items 4 through 6 each quarter thereafter.

Dollar Amounts in Thousands		Bil Mil Thou			
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCFDF236	813,676,000			1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits)	RCFDF237	513,525,000			2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFNF234	513,523,000			3.
4. 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	806,519,000			4.
5. Total daily average of allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits)	RCFDF239	509,272,000			5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above)	RCFNF235	509,270,000			6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus 10.b):					
a. One year or less	RCFDG465	28,416,000			7.a.
b. Over one year through three years	RCFDG466	6,528,000			7.b.
c. Over three years through five years	RCFDG467	21,961,000			7.c.
d. Over five years	RCFDG468	1,360,000			7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):					
a. One year or less	RCFDG469	48,000			8.a.
b. Over one year through three years	RCFDG470	3,000			8.b.
c. Over three years through five years	RCFDG471	4,000			8.c.
d. Over five years	RCFDG472	6,500,000			8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	RCONG803	0			9.

Schedule RCO

50

Schedule RC-O - Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less	RCONF049	105,562,000		M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 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 \$250,000: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000	RCONF051	189,416,000		M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	RCONF052	67290		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	5,034,000		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	139,000		M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 ..	RCONF048	430		M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)				
2. Estimated amount of uninsured assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (3)				
	RCON5597	172,839,000		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	0		M.3.b.
Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program.				
4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):				
a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts)	RCONG167	62,237,000		M.4.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000	RCONG168	25366		M.4.b.

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
- (2) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2008, Report of Condition.
- (3) Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d without taking into account a bank's participation in the FDIC's Debt Guarantee Program or Transaction Account Guarantee Program.

Schedule RCP

51

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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets ⁽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 1-4 family residential mortgage loans for sale: ⁽²⁾				
a. Closed-end first liens	RCONF066	4,439,000		1.a.
b. Closed-end junior liens	RCONF067	0		1.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF670	0		1.c.(1)
(2) Principal amount funded under the lines of credit	RCONF671	0		1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾				
a. Closed-end first liens	RCONF068	7,036,000		2.a.
b. Closed-end junior liens	RCONF069	0		2.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF672	0		2.c.(1)
(2) Principal amount funded under the lines of credit	RCONF673	0		2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:				
a. Closed-end first liens	RCONF070	17,920,000		3.a.
b. Closed-end junior liens	RCONF071	0		3.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF674	0		3.c.(1)
(2) Principal amount funded under the lines of credit	RCONF675	0		3.c.(2)
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):				
a. Closed-end first liens	RCONF072	3,630,000		4.a.
b. Closed-end junior liens	RCONF073	0		4.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF676	0		4.c.(1)
(2) Principal amount funded under the lines of credit	RCONF677	0		4.c.(2)
5. Noninterest income <i>for the quarter</i> from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):				
a. Closed-end 1-4 family residential mortgage loans	RIADF184	295,000		5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	RIADF560	0		5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans <i>during the quarter</i> :				
a. Closed-end first liens	RCONF678	898,000		6.a.
b. Closed-end junior liens	RCONF679	0		6.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF680	0		6.c.(1)
(2) Principal amount funded under the lines of credit	RCONF681	0		6.c.(2)

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, 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 - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule RC-Q is to be completed by banks that:

(1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or

(2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:

(a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or

(b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
ASSETS							
1. Available-for-sale securities		RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477	1.
		140,184,000	0	30,466,000	101,330,000	8,388,000	
2. Federal funds sold and securities purchased under agreements to resell		RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482	2.
		0	0	0	0	0	
3. Loans and leases help for sale		RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487	3.
		2,857,000	0	0	2,857,000	0	
4. Loans and leases held for investment		RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492	4.
		1,478,000	0	0	1,270,000	208,000	
5. Trading assets:							
a. Derivative assets		RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496	5.a.
		71,275,000	756,789,000	384,000	808,899,000	18,781,000	
b. Other trading assets		RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501	5.b.
		91,655,000	0	31,534,000	46,826,000	13,295,000	
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)		RCFDF240	RCFDF684	RCFDF692	RCFDF241	RCFDF242	5.b.(1)
		0	0	0	0	0	
6. All other assets		RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804	6.
		11,394,000	0	0	4,921,000	6,473,000	
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)		RCFDG502	RCFDG503	RCFDG504	RCFDG505	RCFDG506	7.
		318,843,000	756,789,000	62,384,000	966,103,000	47,145,000	

Schedule RC-Q - Continued

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
LIABILITIES							
8. Deposits		RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	8.
		2,014,000	0	0	1,982,000	32,000	
9. Federal funds purchased and securities sold under agreements to repurchase		RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511	
		0	0	0	0	0	9.
10. Trading liabilities:							
a. Derivative liabilities		RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515	
		52,460,000	752,731,000	772,000	784,218,000	20,201,000	10.a.
b. Other trading liabilities		RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	
		4,072,000	0	4,027,000	45,000	0	10.b.
11. Other borrowed money		RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	
		5,722,000	0	0	5,128,000	594,000	11.
12. Subordinated notes and debentures		RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530	
		0	0	0	0	0	12.
13. All other liabilities		RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809	
		9,492,000	0	0	9,491,000	1,000	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)		RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	
		73,760,000	752,731,000	4,799,000	800,864,000	20,828,000	14.

Schedule RC-Q - Continued

Dollar Amounts in Thousands					
Memoranda					
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):					
a. Mortgage servicing assets					
	RCFDG536	RCFDG537	RCFDG538	RCFDG539	RCFDG540
	6,228,000	0	0	0	6,228,000
					M.1.a.
b. Nontrading derivative assets					
	RCFDG541	RCFDG542	RCFDG543	RCFDG544	RCFDG545
	4,694,000	0	0	4,694,000	0
					M.1.b.
c. TEXTG546	RCFDG546	RCFDG547	RCFDG548	RCFDG549	RCFDG550
	0	0	0	0	0
					M.1.c.
d. TEXTG551	RCFDG551	RCFDG552	RCFDG553	RCFDG554	RCFDG555
	0	0	0	0	0
					M.1.d.
e. TEXTG556	RCFDG556	RCFDG557	RCFDG558	RCFDG559	RCFDG560
	0	0	0	0	0
					M.1.e.
f. TEXTG561	RCFDG561	RCFDG562	RCFDG563	RCFDG564	RCFDG565
	0	0	0	0	0
					M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):					
a. Loan commitments (not accounted for as derivatives)					
	RCFDF261	RCFDF689	RCFDF697	RCFDF262	RCFDF263
	0	0	0	0	0
					M.2.a.
b. Nontrading derivative liabilities					
	RCFDG566	RCFDG567	RCFDG568	RCFDG569	RCFDG570
	8,670,000	0	0	8,670,000	0
					M.2.b.
c. TEXTG571	RCFDG571	RCFDG572	RCFDG573	RCFDG574	RCFDG575
	0	0	0	0	0
					M.2.c.
d. TEXTG576	RCFDG576	RCFDG577	RCFDG578	RCFDG579	RCFDG580
	0	0	0	0	0
					M.2.d.
e. TEXTG581	RCFDG581	RCFDG582	RCFDG583	RCFDG584	RCFDG585
	0	0	0	0	0
					M.2.e.
f. TEXTG586	RCFDG586	RCFDG587	RCFDG588	RCFDG589	RCFDG590
	0	0	0	0	0
					M.2.f.

Schedule RCR

55

Schedule RC-R - Regulatory Capital

Dollar Amounts in Thousands

		Bil	Mil	Thou	
Tier 1 capital					
1. Total bank equity capital (from Schedule RC, item 27.a)	RCFD3210		114,617,000		1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if gain, report as positive value; if loss, report as negative value) ⁽¹⁾	RCFD8434		(4,653,000)		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		(3,648,000)		4.
5. LESS: Nonqualifying perpetual preferred stock	RCFDB588		0		5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	RCFDB589		1,102,000		6.
7.					
a. LESS: Disallow ed goodw ill and other disallow ed intangible assets	RCFDB590		11,417,000		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 ow n creditw orthiness (if a net gain, report as positive value; if a net loss, report as negative value)	RCFDF264		265,000		7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCFDC227		112,338,000		8.
9.					
a. LESS: Disallow ed servicing assets and purchased credit card relationships	RCFDB591		641,000		9.a.
b. LESS: Disallow ed deferred tax assets	RCFD5610		15,850,000		9.b.
10. Other additions to (deductions from) Tier 1 capital	RCFDB592		(7,000)		10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	RCFD8274		95,840,000		11.
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock	RCFD5306		6,500,000		12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	RCFDB593		0		13.
14. Allow ance for loan and lease losses includible in Tier 2 capital	RCFD5310		8,113,000		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCFD2221		366,000		15.
16. Other Tier 2 capital components	RCFDB594		0		16.
17. Tier 2 capital (sum of items 12 through 16)	RCFD5311		14,979,000		17.
18. Allow able Tier 2 capital (lesser of item 11 or 17)	RCFD8275		14,979,000		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		110,819,000		21.
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	RCFD3368		1,171,765,000		22.
23. LESS: Disallow ed goodw ill and other disallow ed intangible assets (from item 7.a above)	RCFDB590		11,417,000		23.
24. LESS: Disallow ed servicing assets and purchased credit card relationships (from item 9.a above)	RCFDB591		641,000		24.
25. LESS: Disallow ed deferred tax assets (from item 9.b above)	RCFD5610		15,850,000		25.
26. LESS: Other deductions from assets for leverage capital purposes	RCFDB596		(626,000)		26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	RCFDA224		1,144,483,000		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-w eighted 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	8.37	31.
32. Tier 1 risk-based capital ratio (3)	RCFD7274	0	RCFD7206	15.16	32.
33. Total risk-based capital ratio (4)	RCFD7275	0	RCFD7205	17.53	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	RCFDC869	RCFDB600	RCFDB601		RCFDB602	
	228,098,000	0	194,289,000	29,527,000		4,282,000	34.
35. Held-to-maturity securities	RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607	
	39,854,000	(7,445,000)	0	39,033,000	175,000	8,091,000	35.
36. Available-for-sale securities	RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612	
	140,184,000	(1,891,000)	74,264,000	38,415,000	12,692,000	16,704,000	36.
37. Federal funds sold and securities purchased under agreements to resell	RCFDC225		RCFDC063	RCFDC064		RCFDB520	
	16,396,000		11,475,000	2,620,000		2,301,000	37.
38. Loans and leases held for sale	RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621	
	9,465,000	0	0	3,767,000	2,308,000	3,390,000	38.
39. Loans and leases, net of unearned income	RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626	
	507,629,000	(1,157,000)	11,058,000	224,340,000	58,243,000	215,145,000	39.
40. LESS: Allowance for loan and lease losses	RCFD3123	RCFD3123					
	23,299,000	23,299,000					40.
41. Trading assets	RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631	
	162,930,000	162,930,000	0	0	0	0	41.
42. All other assets (1)	RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339	
	105,497,000	27,390,000	5,372,400	15,345,000	1,620,000	55,769,600	42.
43. Total assets (sum of items 34 through 42)	RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340	
	1,186,754,000	156,528,000	296,458,400	353,047,000	75,038,000	305,682,600	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	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583	44.
	84,385,000	1.00	84,385,000	11,471,000	33,763,000	1,723,000	37,428,000	
45. Performance standby letters of credit	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654	45.
	13,741,000	.50	6,870,500	898,000	1,403,000	26,000	4,543,500	
46. Commercial and similar letters of credit	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659	46.
	7,152,000	.20	1,430,400	60,000	456,000	0	914,400	
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663	47.
	0	1.00	0	0	0		0	
48. Securities lent	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668	48.
	55,884,000	1.00	55,884,000	55,440,000	444,000	0	0	
49. Retained recourse on small business obligations sold with recourse	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673	49.
	0	1.00	0	0	0	0	0	
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low -level exposure rule and residual interests subject to a dollar- for-dollar capital requirement	RCFDB541	12.5 (3)	RCFDB542				RCFDB543	50.
	91,000	5.71	519,000				519,000	
51. All other financial assets sold with recourse	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680	51.
	7,250,000	1.00	7,250,000	0	0	1,943,000	5,307,000	
52. All other off-balance sheet liabilities	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686	52.
	5,501,000	1.00	5,501,000	4,000	1,839,000	1,210,000	2,448,000	
53. Unused commitments:								
a. With an original maturity exceeding one year	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691	53.a.
	112,853,000	.50	56,426,500	1,625,000	21,662,000	892,000	32,247,500	
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFDG591		RCFDG592	RCFDG593	RCFDG594	RCFDG595	RCFDG596	53.b.
	40,464,000	.10	4,046,400	700,000	1,200,000	493,000	1,653,400	
54. Derivative contracts			RCFDA167	RCFDB693	RCFDB694	RCFDB695		54.
			224,452,000	15,915,000	96,364,000	112,173,000		

(1) Column A multiplied by credit conversion factor.

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

(3) Or institution-specific factor.

Schedule RCR

59

Schedule RC-R - Continued

	(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%	
Dollar Amounts in Thousands					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFDB696	RCFDB697	RCFDB698	RCFDB699	
	382,571,400	510,178,000	193,498,000	390,743,400	55.
56. Risk weight factor	x 0%	x 20%	x 50%	x 100%	56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFDB700	RCFDB701	RCFDB702	RCFDB703	
	0	102,035,600	96,749,000	390,743,400	57.
58. Market risk equivalent assets				RCFD1651	
				58,890,000	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	
				648,418,000	59.
60. LESS: Excess allowance for loan and lease losses				RCFDA222	
				16,104,000	60.
61. LESS: Allocated transfer risk reserve				RCFD3128	
				0	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFDA223	
				632,314,000	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	78,717,000						M.1.
2. Notional principal amounts of derivative contracts: (1)								
a. Interest rate contracts	RCFD3809	13,563,171,000	RCFD8766	6,067,050,000	RCFD8767	4,736,283,000		M.2.a.
b. Foreign exchange contracts	RCFD3812	2,655,042,000	RCFD8769	455,975,000	RCFD8770	209,993,000		M.2.b.
c. Gold contracts	RCFD8771	135,000	RCFD8772	1,106,000	RCFD8773	0		M.2.c.
d. Other precious metals contracts	RCFD8774	83,000	RCFD8775	0	RCFD8776	0		M.2.d.
e. Other commodity contracts	RCFD8777	18,962,000	RCFD8778	6,090,000	RCFD8779	6,926,000		M.2.e.
f. Equity derivative contracts	RCFDA000	56,121,000	RCFDA001	35,260,000	RCFDA002	13,362,000		M.2.f.
g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:								
(1) Investment grade	RCFDG597	83,720,000	RCFDG598	464,015,000	RCFDG599	207,520,000		M.2.g.(1)
(2) Subinvestment grade	RCFDG600	59,685,000	RCFDG601	335,445,000	RCFDG602	139,934,000		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	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711	1.
	506,337,000	528,000	1,878,000	0	14,190,000	3,829,000	681,000		
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:									
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)		RCFDB712	RCFDB713	RCFDB714	RCFDB715	RCFDB716	RCFDB717	RCFDB718	2.a.
	21,000	6,000	0	0	859,000	12,000	0		
b. Subordinated securities and other residual interests		RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399	2.b.
	14,000	17,000	327,000	0	20,000	0	2,000		
c. Standby letters of credit and other enhancements		RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406	2.c.
	1,852,000	0	0	0	0	0	0		
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1		RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732	3.
	23,000	0	0	0	0	0	0		
4. Past due loan amounts included in item 1:									
a. 30-89 days past due		RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739	4.a.
	20,282,000	3,000	60,000	0	454,000	0	0		
b. 90 days or more past due		RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746	4.b.
	27,367,000	1,000	48,000	0	541,000	0	0		
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):									
a. Charge-offs		RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	5.a.
	51,000	0	126,000	0	10,000	0	0		
b. Recoveries		RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
	0	0	6,000	0	0	0	0		

Schedule RC-S - Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands								
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCFDB761	RCFDB762			RCFDB763		6.a.
		0	0			0		
b. Loans (included in Schedule RC-C)		RCFDB500	RCFDB501			RCFDB502		6.b.
		339,000	456,000			0		
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due		RCFDB764	RCFDB765			RCFDB766		7.a.
		0	0			0		
b. 90 days or more past due		RCFDB767	RCFDB768			RCFDB769		7.b.
		0	0			0		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs		RIADB770	RIADB771			RIADB772		8.a.
		0	0			0		
b. Recoveries		RIADB773	RIADB774			RIADB775		8.b.
		0	0			0		
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCFDB776	RCFDB777	RCFDB778	RCFDB779	RCFDB780	RCFDB781	RCFDB782	9.
	0	0	0	0	0	0	0	
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFDB783	RCFDB784	RCFDB785	RCFDB786	RCFDB787	RCFDB788	RCFDB789	10.
	0	0	0	0	0	0	0	
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFDB790	RCFDB791	RCFDB792	RCFDB793	RCFDB794	RCFDB795	RCFDB796	11.
	53,000	2,000	0	0	0	0	2,721,000	
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFDB797	RCFDB798	RCFDB799	RCFDB800	RCFDB801	RCFDB802	RCFDB803	12.
	41,000	0	0	0	0	0	30,000	

Schedule RC-S - Continued

Memoranda

Dollar Amounts in Thousands			Bil	Mil	Thou	
1. Small business obligations transferred w ith 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 w ith recourse or other servicer-provided credit enhancements		RCFDB804		1,619,000		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced w ith no recourse or other servicer-provided credit enhancements		RCFDB805		570,987,000		M.2.b.
c. Other financial assets (includes home equity lines) (1)		RCFDA591		21,623,000		M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)		RCFDF699		8,649,000		M.2.d.
3. Asset-backed commercial paper conduits:						
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:						
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company		RCFDB806		3,833,000		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		41,789,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions		RCFDB809		550,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C (2)		RCFDC407		80,000		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 w ith affiliated institutions, have outstanding credit card receivables (as defined in the instruc 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 RCT

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

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

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

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

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

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

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

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

- Items 4 through 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

FIDUCIARY AND RELATED ASSETS

	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
Dollar Amounts in Thousands					
4. Personal trust and agency accounts	RCFDB868	RCFDB869	RCFDB870	RCFDB871	4.
	11,601,000	39,833,000	7357	9248	
5. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	2,000	0	2	0	
b. Employee benefit - defined benefit	RCFDB876	RCFDB877	RCFDB878	RCFDB879	5.b.
	0	0	0	0	
c. Other retirement accounts	RCFDB880	RCFDB881	RCFDB882	RCFDB883	5.c.
	2,743,000	74,620,000	52	353	
6. Corporate trust and agency accounts	RCFDB884	RCFDB885	RCFDC001	RCFDC002	6.
	17,000	928,136,000	22	3577	
7. Investment management agency accounts	RCFDB886		RCFDB888		7.
	18,761,000		5762		
8. Other fiduciary accounts	RCFDB890	RCFDB891	RCFDB892	RCFDB893	8.
	2,812,000	186,507,000	120	4173	
9. Total fiduciary accounts (sum of items 4 through 8)	RCFDB894	RCFDB895	RCFDB896	RCFDB897	9.
	35,936,000	1,229,096,000	13315	17351	
10. Custody and safekeeping accounts		RCFDB898		RCFDB899	10.
		5,425,488,000		125460	

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	RCFNB901	RCFNB902	RCFNB903	11.
	16,579,000	4,178,626,000	1959	124616	

FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands		Bil	Mill	Thou	
12. Personal trust and agency accounts	RIADB904	118,000			12.
13. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution	RIADB905	0			13.a.
b. Employee benefit - defined benefit	RIADB906	0			13.b.
c. Other retirement accounts	RIADB907	46,000			13.c.
14. Corporate trust and agency accounts	RIADA479	169,000			14.
15. Investment management agency accounts	RIADB908	119,000			15.
16. Other fiduciary accounts	RIADA480	63,000			16.
17. Custody and safekeeping accounts	RIADB909	598,000			17.
18. Other fiduciary and related services income	RIADB910	67,000			18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	RIAD4070	1,180,000			19.
a. Fiduciary and related services income - foreign offices (included in item 19)	RIADB912	875,000			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 RCT

65

Schedule RC-T - Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mill	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
b. Transfer agent, registrar, paying agent, and other corporate agency		RCFDB929	N/A		

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:

Peter Bieszard, Vice President

Name and Title (TEXT B962)

bieszardp@citi.com

E-mail Address (TEXT B926)

(212)559-4118

Telephone: Area code/phone number/extension (TEXT B963)

(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. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS 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)