

Federal Financial Institutions Examination Council



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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, 2010

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, 2010

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
<div>Name (TEXT C490)</div>	<div>Name (TEXT C495)</div>
<div>Title (TEXT C491)</div>	<div>Title (TEXT C496)</div>
<div>E-mail Address (TEXT C492)</div>	<div>E-mail Address (TEXT 4086)</div>
<div>Telephone: Area code/phone number/extension (TEXT C493)</div>	<div>Telephone: Area code/phone number/extension (TEXT 8902)</div>
<div>FAX: Area code/phone number (TEXT C494)</div>	<div>FAX: Area code/phone number (TEXT 9116)</div>

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
<div>Name (TEXT C366)</div>	<div>Name (TEXT C371)</div>
<div>Title (TEXT C367)</div>	<div>Title (TEXT C372)</div>
<div>E-mail Address (TEXT C368)</div>	<div>E-mail Address (TEXT C373)</div>
<div>Telephone: Area code/phone number/extension (TEXT C369)</div>	<div>Telephone: Area code/phone number/extension (TEXT C374)</div>
<div>FAX: Area code/phone number (TEXT C370)</div>	<div>FAX: Area code/phone number (TEXT C375)</div>

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

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Consolidated Report of Income for the period January 1, 2010 - September 30, 2010

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	Mill	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	5,361,000				1.a.(1)(a)(1)
(2) All other loans secured by real estate	RIAD4436	593,000				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	648,000				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	1,068,000				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	12,196,000				1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	RIAD4010	20,841,000				1.a.(3)
b. Income from lease financing receivables	RIAD4065	85,000				1.b.
c. Interest income on balances due from depository institutions (1)	RIAD4115	733,000				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	1,101,000				1.d.(1)
(2) Mortgage-backed securities	RIADB489	868,000				1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	4,400,000				1.d.(3)
e. Interest income from trading assets	RIAD4069	2,119,000				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	595,000				1.f.
g. Other interest income	RIAD4518	172,000				1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	RIAD4107	30,914,000				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	29,000				2.a.(1)(a)
(b) Nontransaction accounts:						
(1) Savings deposits (includes MMDAs)	RIAD0093	604,000				2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	RIADA517	200,000				2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000	RIADA518	341,000				2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4172	3,779,000				2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	296,000				2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185	2,598,000				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		21,000		2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073		7,868,000		2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074		23,046,000		3.
4. Provision for loan and lease losses	RIAD4230		7,447,000		4.
5. Noninterest income:					
a. Income from fiduciary activities ⁽¹⁾	RIAD4070		1,227,000		5.a.
b. Service charges on deposit accounts in domestic offices	RIAD4080		472,000		5.b.
c. Trading revenue ⁽²⁾	RIADA220		4,711,000		5.c.
d.					
(1) Fees and commissions from securities brokerage	RIADC886		46,000		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	RIADC888		266,000		5.d.(2)
(3) Fees and commissions from annuity sales	RIADC887		15,000		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	RIADC386		0		5.d.(4)
(5) Income from other insurance activities	RIADC387		554,000		5.d.(5)
e. Venture capital revenue	RIADB491		0		5.e.
f. Net servicing fees	RIADB492		779,000		5.f.
g. Net securitization income	RIADB493		0		5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	RIAD5416		654,000		5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415		(45,000)		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496		233,000		5.k.
l. Other noninterest income ^(*)	RIADB497		3,917,000		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079		12,829,000		5.m.
6.					
a. Realized gains (losses) on held-to-maturity securities	RIAD3521		(648,000)		6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196		1,216,000		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits	RIAD4135		9,694,000		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217		1,577,000		7.b.
c.					
(1) Goodwill impairment losses	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232		175,000		7.c.(2)
d. Other noninterest expense ^(*)	RIAD4092		8,686,000		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093		20,132,000		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		8,864,000		8.
9. Applicable income taxes (on item 8)	RIAD4302		2,056,000		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300		6,808,000		10.
11. Extraordinary items and other adjustments, net of income taxes ^(*)	RIAD4320		(374,000)		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104		6,434,000		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		15,000		13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340		6,419,000		14.

(1) For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a. must equal the amount reported in Schedule RC-T, item 22.

(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

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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	35,000			M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
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	23,000			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	472,000			M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	169001			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	2,364,000			M.8.a.
b. Foreign exchange exposures	RIAD8758	1,549,000			M.8.b.
c. Equity security and index exposures	RIAD8759	84,000			M.8.c.
d. Commodity and other exposures	RIAD8760	20,000			M.8.d.
e. Credit exposures	RIADF186	694,000			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	0			M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890	(248,000)			M.9.b.
10. Credit losses on derivatives (see instructions)	RIADA251	46,000			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	
<i>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.</i>					
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.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>					
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	(1,394,000)			M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..	RIADF552	228,000			M.13.a.(1)
b. Net gains (losses) on liabilities	RIADF553	(423,000)			M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	(128,000)			M.13.b.(1)

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

(2) For example, a bank acquired on March 1, 2010, would report 20100301.

Schedule RI - Continued

Memoranda (continued)

Dollar Amounts in Thousands			Bil	Mil	Thou
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:					
a. Total other-than-temporary impairment losses	RIADJ319	1,069,000			M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes) .	RIADJ320	42,000			M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	RIADJ321	1,027,000			M.14.c.

Schedule **RIA****8****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, 2009 , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	116,599,000			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (*)	RIADB507	(288,000)			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	116,311,000			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340	6,419,000			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	394,000			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	2,277,000			10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above)	RIAD4415	858,000			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210	126,259,000			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

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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 2,000	RIADC892 1,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	RIADC893 62,000	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 969,000	RIAD5412 31,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	RIADC234 2,661,000	RIADC217 7,000	1.c.(2)(a)
(b) Secured by junior liens	RIADC235 1,518,000	RIADC218 39,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RIAD3588 127,000	RIAD3589 15,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895 21,000	RIADC896 1,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RIADC897 94,000	RIADC898 0	1.e.(2)
f. In foreign offices	RIADB512 367,000	RIADB513 16,000	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 6,000	RIAD4664 1,000	2.b.
3. Loans to finance agricultural production and other loans to farmers	RIAD4655 13,000	RIAD4665 0	3.
4. Commercial and industrial loans:			
a. To U.S. addressees (domicile)	RIAD4645 822,000	RIAD4617 340,000	4.a.
b. To non-U.S. addressees (domicile)	RIAD4646 472,000	RIAD4618 76,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:			
a. Credit cards	RIADB514 1,965,000	RIADB515 351,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB516 2,169,000	RIADB517 343,000	5.b.
6. Loans to foreign governments and official institutions	RIAD4643 3,000	RIAD4627 0	6.
7. All other loans	RIAD4644 516,000	RIAD4628 142,000	7.
8. Lease financing receivables:			
a. Leases to individuals for household, family, and other personal expenditures	RIADF185 0	RIADF187 11,000	8.a.
b. All other leases	RIADC880 11,000	RIADF188 5,000	8.b.
9. Total (sum of items 1 through 8)	RIAD4635 11,798,000	RIAD4605 1,379,000	9.

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

Schedule RI-B - Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above					
	RIAD5409	2,000	RIAD5410	12,000	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)					
	RIAD4652	77,000	RIAD4662	16,000	M.2.

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	159,000		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, 2009 , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	22,685,000			1.
2. Recoveries (must equal part I, item 9, column B, above)	RIAD4605	1,379,000			2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	9,923,000			3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	1,875,000			4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	RIAD4230	7,447,000			5.
6. Adjustments (see instructions for this schedule) (*)	RIADC233	238,000			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	19,951,000			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	169,000			M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>					
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)	RIADC781	24,000			M.4.

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

Schedule RI-D

12

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	Mill	Thou	
1. Total interest income in foreign offices	RIADC899	17,880,000				1.
2. Total interest expense in foreign offices	RIADC900	3,184,000				2.
3. Provision for loan and lease losses in foreign offices	RIADC901	2,557,000				3.
4. Noninterest income in foreign offices:						
a. Trading revenue	RIADC902	2,888,000				4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	RIADC903	601,000				4.b.
c. Net securitization income	RIADC904	0				4.c.
d. Other noninterest income	RIADC905	4,746,000				4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	RIADC906	269,000				5.
6. Total noninterest expense in foreign offices	RIADC907	11,937,000				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	(103,000)				7.
8. Applicable income taxes (on items 1 through 7)	RIADC909	3,443,000				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 eliminations arising from consolidation (item 1 plus or minus items 2 through 9)	RIADC911	5,160,000				10.
11. Not applicable						
12. Eliminations arising from the consolidation of foreign offices with domestic offices	RIADC913	(1,475,000)				12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)	RIADC914	3,685,000				13.

Schedule RI-E

13

Schedule RI-E - Explanations

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

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.l):					
Itemize and describe amounts 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	0		1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance	RIADC014	0		1.b.
c.	Income and fees from automated teller machines (ATMs)	RIADC016	0		1.c.
d.	Rent and other income from other real estate owned	RIAD4042	0		1.d.
e.	Safe deposit box rent	RIADC015	0		1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229	(1,959,000)		1.f.
g.	Bank card and credit card interchange fees	RIADF555	523,000		1.g.
h.	Gains on bargain purchases	RIADJ447	0		1.h.
i.	TEXT4461 Operating Income from Affiliates	RIAD4461	1,669,000		1.i.
j.	TEXT4462 Other Banking Related Fees	RIAD4462	2,319,000		1.j.
k.	TEXT4463 Marked-to-market on Hedging Transactions	RIAD4463	3,166,000		1.k.
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	1,486,000		2.a.
b.	Advertising and marketing expenses	RIAD0497	792,000		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			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	379,000		2.k.
l.	TEXT4464 Expense paid to affiliates	RIAD4464	1,659,000		2.l.
m.	TEXT4467 Contract Service Providers Fees	RIAD4467	291,000		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	(776,000)		3.a.(1)
	(2) Applicable income tax effect	RIAD4486	(402,000)		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	Mill	Thou	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all restatements):						
a. Cumulative effect of the initial application of FASB ASC 810-10 (former FAS 167) related to newly consolidated variable interest entities						
	RIADJ536	(411,000)				4.a.
b. TEXTB527 Cumulative effect of application of ASU 2010-11 (scope exception related to embed	RIADB527	123,000				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	858,000				5.a.
b. TEXT4499 Employee Benefit Plans & Other	RIAD4499	0				5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):						
a. TEXT4521 Sales/Transfer to Held for Sale/Foreign Currency Translation	RIAD4521	238,000				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	YES	7.a.
b. Other explanations:			

(TEXT 4769)

Schedule RI-B Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses will be refiled to reflect reclassifications from Part II Line 6 to Part II Line 4. Other Non-interest Income greater than \$25,000 that exceeds 3 percent of Schedule RI Line 5.L.: Letters-of-credit Commitment Fees \$579,000M; Earnings of Minority Owned Affiliates \$390,000M

Schedule RC

15

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2010

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	21,533,000		1.a.
b. Interest-bearing balances (2)	RCFD0071	135,859,000		1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	25,732,000		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	240,298,000		2.b.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices	RCONB987	267,000		3.a.
b. Securities purchased under agreements to resell (3)	RCFDB989	40,259,000		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale	RCFD5369	42,407,000		4.a.
b. Loans and leases, net of unearned income	RCFDB528	446,325,000		4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	19,951,000		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	426,374,000		4.d.
5. Trading assets (from Schedule RC-D)				
	RCFD3545	167,997,000		5.
6. Premises and fixed assets (including capitalized leases)				
	RCFD2145	4,453,000		6.
7. Other real estate owned (from Schedule RC-M)				
	RCFD2150	1,429,000		7.
8. Investments in unconsolidated subsidiaries and associated companies				
	RCFD2130	5,962,000		8.
9. Direct and indirect investments in real estate ventures				
	RCFD3656	0		9.
10. Intangible assets:				
a. Goodwill	RCFD3163	10,212,000		10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	5,310,000		10.b.
11. Other assets (from Schedule RC-F)				
	RCFD2160	81,129,000		11.
12. Total assets (sum of items 1 through 11)				
	RCFD2170	1,209,221,000		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

16**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	256,400,000		13.a.
(1) Noninterest-bearing (1)	RCON6631	72,577,000		13.a.(1)
(2) Interest-bearing	RCON6636	183,823,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	540,951,000		13.b.
(1) Noninterest-bearing	RCFN6631	47,550,000		13.b.(1)
(2) Interest-bearing	RCFN6636	493,401,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices (2)	RCONB993	670,000		14.a.
b. Securities sold under agreements to repurchase (3)	RCFDB995	11,952,000		14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	73,220,000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	147,254,000		16.
17. Not applicable				
18. Not applicable				
19. Subordinated notes and debentures (4)	RCFD3200	4,005,000		19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	47,441,000		20.
21. Total liabilities (sum of items 13 through 20)	RCFD2948	1,081,893,000		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	109,166,000		25.
26.				
a. Retained earnings	RCFD3632	25,597,000		26.a.
b. Accumulated other comprehensive income (5)	RCFDB530	(9,255,000)		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	126,259,000		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	RCFD3000	1,069,000		27.b.
28. Total equity capital (sum of items 27.a and 27)	RCFDG105	127,328,000		28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCFD3300	1,209,221,000		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 2009			
		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		7,419,000		1.	
a. Cash items in process of collection and unposted debits			RCON0020	3,124,000	1.a.	
b. Currency and coin			RCON0080	901,000	1.b.	
2. Balances due from depository institutions in the U.S.			RCON0082	1,555,000	2.	
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083	545,000			2.a.	
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	RCFD0085				1,965,000	2.b.
3. Balances due from banks in foreign countries and foreign central banks					RCON0070	50,000	3.
a. Foreign branches of other U.S. banks	RCFD0073	121,000			3.a.	
b. Other banks in foreign countries and foreign central banks	RCFD0074	80,971,000			3.b.	
4. Balances due from Federal Reserve Banks	RCFD0090	66,371,000	RCON0090	66,371,000	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		157,392,000	RCON0010	72,001,000	5.

Schedule RCB

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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	52,146,000	53,202,000				
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	19,000	19,000				
b. Issued by U.S. Government-sponsored agencies (2)	RCFD1294	RCFD1295	RCFD1297	RCFD1298				2.b.
	0	0	40,091,000	40,424,000				
3. Securities issued by states and political subdivisions in the U.S.	RCFD8496	RCFD8497	RCFD8498	RCFD8499				3.
	117,000	126,000	15,159,000	13,312,000				
4. Mortgage-backed securities (MBS):								
a. Residential mortgage pass-through securities:								
(1) Guaranteed by GNMA	RCFDG300	RCFDG301	RCFDG302	RCFDG303				4.a.(1)
	0	0	2,609,000	2,715,000				
(2) Issued by FNMA and FHLMC	RCFDG304	RCFDG305	RCFDG306	RCFDG307				4.a.(2)
	0	0	15,456,000	15,802,000				
(3) Other pass-through securities	RCFDG308	RCFDG309	RCFDG310	RCFDG311				4.a.(3)
	240,000	251,000	339,000	340,000				
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	3,059,000	3,111,000				
(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)
	16,145,000	17,445,000	1,988,000	1,772,000				
c. Commercial MBS:								
(1) Commercial mortgage pass-through securities	RCFDG324	RCFDG325	RCFDG326	RCFDG327				4.c.(1)
	0	0	435,000	401,000				
(2) Other commercial MBS	RCFDG328	RCFDG329	RCFDG330	RCFDG331				4.c.(2)
	831,000	727,000	37,000	35,000				
5. Asset-backed securities and structured financial products:								
a. Asset-backed securities (ABS) (from RC-B Memoranda)	RCFDC026	RCFDC988	RCFDC989	RCFDC027				5.a.
	1,283,000	1,333,000	2,419,000	2,420,000				
b. Structured financial products:								
(1) Cash	RCFDG336	RCFDG337	RCFDG338	RCFDG339				5.b.(1)
	793,000	810,000	6,237,000	6,201,000				
(2) Synthetic	RCFDG340	RCFDG341	RCFDG342	RCFDG343				5.b.(2)
	0	0	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.
	2,243,000	2,483,000	1,083,000	1,094,000		
b. Foreign debt securities	RCFD1742	RCFD1743	RCFD1744	RCFD1746		6.b.
	4,080,000	4,065,000	96,754,000	97,338,000		
7. Investments in mutual funds and other equity securities w ith readily determinable fair values (3)			RCFDA510	RCFDA511		7.
			1,429,000	2,112,000		
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.
	25,732,000	27,240,000	239,260,000	240,298,000		

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

Schedule RCB

21

Schedule RC-B - Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mill	Thou	
1. Pledged securities (1)	RCFD0416	154,274,000			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	28,772,000			M.2.a.(1)
(2) Over three months through 12 months	RCFDA550	28,737,000			M.2.a.(2)
(3) Over one year through three years	RCFDA551	72,208,000			M.2.a.(3)
(4) Over three years through five years	RCFDA552	47,446,000			M.2.a.(4)
(5) Over five years through 15 years	RCFDA553	30,416,000			M.2.a.(5)
(6) Over 15 years	RCFDA554	15,348,000			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	78,000			M.2.b.(1)
(2) Over three months through 12 months	RCFDA556	223,000			M.2.b.(2)
(3) Over one year through three years	RCFDA557	454,000			M.2.b.(3)
(4) Over three years through five years	RCFDA558	798,000			M.2.b.(4)
(5) Over five years through 15 years	RCFDA559	5,068,000			M.2.b.(5)
(6) Over 15 years	RCFDA560	12,476,000			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	1,538,000			M.2.c.(1)
(2) Over three years	RCFDA562	20,356,000			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	45,732,000			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	6,522,000			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	9,000			M.4.a.
b. Fair value	RCFD8783	9,000			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 RCB

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Schedule RC-B - Continued

Memoranda (continued)

	(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	
Dollar Amounts in Thousands					
<i>Memorandum item 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>					
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):					
a. Credit card receivables	RCFDB838	RCFDB839	RCFDB840	RCFDB841	
	0	0	0	0	M.5.a.
b. Home equity lines	RCFDB842	RCFDB843	RCFDB844	RCFDB845	
	308,000	381,000	1,000	1,000	M.5.b.
c. Automobile loans	RCFDB846	RCFDB847	RCFDB848	RCFDB849	
	91,000	94,000	2,000	2,000	M.5.c.
d. Other consumer loans	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
	854,000	828,000	2,310,000	2,312,000	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	
	30,000	30,000	106,000	105,000	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	
	409,000	429,000	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	
	287,000	289,000	5,959,000	5,959,000	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	
	0	0	0	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	RCFDG368	RCFDG369	RCFDG370	RCFDG371	
	0	0	0	0	M.6.f.
g. Other collateral or reference assets	RCFDG372	RCFDG373	RCFDG374	RCFDG375	
	97,000	92,000	278,000	242,000	M.6.g.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

Schedule RCCI

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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	203,248,000		1.
a. Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans			RCONF158 208,000	1.a.(1)
(2) Other construction loans and all land development and other land loans			RCONF159 1,451,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)			RCON1420 7,000	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 30,206,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens			RCON5367 93,666,000	1.c.(2)(a)
(b) Secured by junior liens			RCON5368 17,905,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460 4,431,000	1.d.
e. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160 2,063,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			RCONF161 4,742,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:				
a. To commercial banks in the U.S.			RCONB531 232,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	212,000		2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	32,000		2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	6,578,000	RCONB534 6,578,000	2.b.
c. To banks in foreign countries			RCONB535 2,708,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	101,000		2.c.(1)
(2) To other banks in foreign countries	RCFDB537	15,253,000		2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	753,000	RCON1590 174,000	3.
4. Commercial and industrial loans:				
a. To U.S. addressees (domicile)	RCFD1763	18,262,000	RCON1763 17,146,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	77,867,000	RCON1764 2,772,000	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	35,447,000	RCONB538 0	6.a.
b. Other revolving credit plans	RCFDB539	5,410,000	RCONB539 1,004,000	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	RCFD2011	69,469,000	RCON2011 40,835,000	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	753,000	RCON2081 19,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	312,000	RCON2107 312,000	8.
9. Loans to nondepository financial institutions and other loans	RCFD1563	53,450,000		9.
a. Loans to nondepository financial institutions			RCONJ454 3,119,000	9.a.
b. Other loans:				
(1) Loans for purchasing or carrying securities (secured and unsecured)			RCON1545 220,000	9.b.(1)
(2) All other loans (exclude consumer loans)			RCONJ451 32,910,000	9.b.(2)

Schedule RCCI

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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	968,000
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162	64,000	
b. All other leases	RCFDF163	1,939,000	
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	418,000	
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	488,732,000	
		RCON2122	263,528,000

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	7,399,000			M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCFD1616	332,000			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	1,889,000			M.2.a.(1)
(2) Over three months through 12 months	RCONA565	15,499,000			M.2.a.(2)
(3) Over one year through three years	RCONA566	13,923,000			M.2.a.(3)
(4) Over three years through five years	RCONA567	7,826,000			M.2.a.(4)
(5) Over five years through 15 years	RCONA568	11,376,000			M.2.a.(5)
(6) Over 15 years	RCONA569	37,769,000			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	248,630,000			M.2.b.(1)
(2) Over three months through 12 months	RCFDA571	52,971,000			M.2.b.(2)
(3) Over one year through three years	RCFDA572	23,691,000			M.2.b.(3)
(4) Over three years through five years	RCFDA573	14,010,000			M.2.b.(4)
(5) Over five years through 15 years	RCFDA574	24,676,000			M.2.b.(5)
(6) Over 15 years	RCFDA575	16,035,000			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	172,250,000			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	1,735,000			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

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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	46,580,000			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	48,445,000			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	369,000			M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance	RCFDC779	2,490,000			M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	RCFDC780	339,000			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, 2009, 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	6,063,000			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	9,104,000				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	9,104,000	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

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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	1,251,000	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	1,191,000	RCONF589	1,182,000	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	9,550,000			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	9,550,000	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	1,249,000	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	1,133,000	RCONF601	1,124,000	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 FASB ASC 310-30 (former 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
<i>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, 2009.</i>				
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.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases	RCFDG378	134,684,000		M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ466		N/A	M.15.a.(1)
(2) Proprietary reverse mortgages	RCONJ467		N/A	M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ468		N/A	M.15.b.(1)
(2) Proprietary reverse mortgages	RCONJ469		N/A	M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:				
(1) Home Equity Conversation Mortgage (HECM) Reverse mortgages	RCONJ470		N/A	M.15.c.(1)
(2) Proprietary reverse mortgages	RCONJ471		N/A	M.15.c.(2)

Schedule RC-C - Continued

Part II. Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of **the report date** 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 NO	

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	152	RCON5565	5,000	3.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5566	326	RCON5567	39,000	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON5568	1590	RCON5569	762,000	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	53164	RCON5571	714,000	4.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5572	4527	RCON5573	655,000	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON5574	2644	RCON5575	1,100,000	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 NO	

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.

	(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 12	RCON5579 1,000	7.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5580 4	RCON5581 1,000	7.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON5582 4	RCON5583 1,000	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 6	RCON5585 1,000	8.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5586 8	RCON5587 1,000	8.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON5588 6	RCON5589 1,000	8.c.

Schedule RCD

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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 8,269,000	RCON3531 2,523,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)		RCFD3532 147,000	RCON3532 147,000	2.
3. Securities issued by states and political subdivisions in the U.S.		RCFD3533 1,201,000	RCON3533 1,201,000	3.
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		RCFDG379 241,000	RCONG379 241,000	4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)		RCFDG380 3,237,000	RCONG380 3,237,000	4.b.
c. All other residential MBS		RCFDG381 130,000	RCONG381 78,000	4.c.
d. Commercial MBS		RCFDG382 698,000	RCONG382 556,000	4.d.
5. Other debt securities				
a. Structured financial products:				
(1) Cash		RCFDG383 2,441,000	RCONG383 2,313,000	5.a.(1)
(2) Synthetic		RCFDG384 0	RCONG384 0	5.a.(2)
(3) Hybrid		RCFDG385 3,000	RCONG385 0	5.a.(3)
b. All other debt securities		RCFDG386 51,869,000	RCONG386 3,453,000	5.b.
6. Loans:				
a. Loans secured by real estate		RCFDF610 23,000		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 12,904,000	RCONF614 11,857,000	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 560,000	RCONF618 493,000	6.d.
7. Not applicable				
8. Not applicable				
9. Other trading assets		RCFD3541 8,973,000	RCON3541 7,220,000	9.
10. Not applicable				
11. Derivatives with a positive fair value (column A from Schedule RC-Q, item 5.a., column A)		RCFD3543 77,301,000	RCON3543 39,908,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)		RCFD3545 167,997,000	RCON3545 73,227,000	12.

Schedule RCD

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Schedule RC-D - Continued

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
LIABILITIES					
13.					
a.	Liability for short positions	RCFD3546	7,919,000	RCON3546	6,510,000
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	65,301,000	RCON3547	34,894,000
15.	Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)				
		RCFD3548	73,220,000	RCON3548	41,404,000

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	29,000			M.1.a.		
(1) Construction, land development, and other land loans			RCONF625	0	M.1.a.(1)		
(2) Secured by farmland (including farm residential and other improvements)			RCONF626	0	M.1.a.(2)		
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					RCONF627	0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens					RCONF628	0	M.1.a.(3)(b)(1)
(2) Secured by junior liens					RCONF629	0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties					RCONF630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties			RCONF631	0	M.1.a.(5)		
b. Commercial and industrial loans	RCFDF632	13,331,000	RCONF632	12,267,000	M.1.b.		
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards	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)							
d. Other loans							
	RCFDF635	0	RCONF635	0	M.1.c.(3)		
	RCFDF636	612,000	RCONF636	545,000	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	122,000	RCONG299	0	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)							
e. 1-4 family residential MBS not issued or guaranteed by GSEs							
f. Diversified (mixed) pools of structured financial products	RCFDG334	0	RCONG334	0	M.3.d.		
	RCFDG335	223,000	RCONG335	223,000	M.3.e.		
	RCFDG651	0	RCONG651	0	M.3.f.		
g. Other collateral or reference assets	RCFDG652	2,099,000	RCONG652	2,090,000	M.3.g.		
4. Pledged trading assets:							
a. Pledged securities	RCFDG387	7,700,000	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 | Mil | 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	555,000		M.5.e.
f. Other	RCFDF648	0		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCFDF651	467,000		M.6.
7. Equity securities:				
a. Readily determinable fair values	RCFDF652	7,521,000		M.7.a.
b. Other	RCFDF653	275,000		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	24,180,000			RCONB550	221,033,000	1.
2. U.S. Government	RCON2202	5,000			RCON2520	25,000	2.
3. States and political subdivisions in the U.S.	RCON2203	1,914,000			RCON2530	4,090,000	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551	660,000			RCONB552	1,166,000	4.
5. Banks in foreign countries	RCON2213	1,675,000			RCON2236	755,000	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216	648,000			RCON2377	249,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215	29,082,000	RCON2210	23,773,000	RCON2385	227,318,000	7.

Schedule RC-E

34**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	5,638,000				M.1.a.
b. Total brokered deposits	RCON2365	16,923,000				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)						
(1) Brokered deposits of less than \$100,000	RCON2343	4,687,000				M.1.c.(1)
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	RCONJ472	3,828,000				M.1.c.(2)
d. Maturity data for brokered deposits:						
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	RCONA243	2,870,000				M.1.d.(1)
(2) Brokered deposits of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	RCONA244	12,047,000				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.d must equal item 7, column C above):						
a. Savings deposits:						
(1) Money market deposit accounts (MMDAs)	RCON6810	178,746,000				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352	5,702,000				M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648	15,771,000				M.2.b.
c. Total time deposits of \$100,000 through \$250,000	RCONJ473	8,494,000				M.2.c.
d. Total time deposits of more than \$250,000	RCONJ474	18,605,000				M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above	RCONF233	813,000				M.2.e.
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	3,485,000				M.3.a.(1)
(2) Over three months through 12 months	RCONA580	7,729,000				M.3.a.(2)
(3) Over one year through three years	RCONA581	2,016,000				M.3.a.(3)
(4) Over three years	RCONA582	2,541,000				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	11,214,000				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	11,685,000				M.4.a.(1)
(2) Over three months through 12 months	RCONA585	10,880,000				M.4.a.(2)
(3) Over one year through three years	RCONA586	2,587,000				M.4.a.(3)
(4) Over three years	RCONA587	1,947,000				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	22,565,000				M.4.b.

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

(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, sum of Memorandum items 2.c and 2.d.

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	483,448,000				1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	6,155,000				2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN2625	35,387,000				3.
4. Foreign governments and official institutions (including foreign central banks)	RCFN2650	15,837,000				4.
5. U.S. Government and states and political subdivisions in the U.S.	RCFNB555	124,000				5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	RCFN2200	540,951,000				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	170,824,000				M.1.

Schedule RC-F - Other Assets

Dollar Amounts in Thousands					
		Bil	Mill	Thou	
1. Accrued interest receivable (1)	RCFDB556	6,453,000			1.
2. Net deferred tax assets (2)	RCFD2148	27,472,000			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	7,214,000			4.
5. Life insurance assets	RCFDC009	4,381,000			5.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) ..	RCFD2168	35,609,000			6.
a. Prepaid expenses (excluding prepaid assessments)	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. FDIC loss-sharing indemnification assets	RCFDJ448	0			6.e.
f. Prepaid deposit insurance assessments	RCFDJ449	0			6.f.
g. TEXT3549 Accounts receivable	RCFD3549	10,130,000			6.g.
h. TEXT3550	RCFD3550	0			6.h.
i. TEXT3551	RCFD3551	0			6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCFD2160	81,129,000			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	27,000				1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	8,813,000				1.b.
2.	Net deferred tax liabilities (2)	RCFD3049	805,000				2.
3.	Allow ance for credit losses on off-balance sheet credit exposures	RCFDB557	975,000				3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938	36,821,000				4.
a.	Accounts payable	RCFD3066	15,770,000				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	47,441,000				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

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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		16,266,000		3.
4. Securities sold under agreements to repurchase	.....	RCONB995		9,879,000		4.
5. Other borrowed money	.....	RCON3190		129,473,000		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		47,388,000		7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	....	RCON2192		604,767,000		8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	.....	RCON3129		430,051,000		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	51,004,000	10.
11. U.S. Government agency obligations	.....	RCON8492	0	RCON8495	40,443,000	11.
12. Securities issued by states and political subdivisions in the U.S.	.....	RCON8496	117,000	RCON8499	13,311,000	12.
13. Mortgage-backed securities (MBS):						
a. Mortgage pass-through securities:						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	.....	RCONG389	0	RCONG390	18,874,000	13.a.(1)
(2) Other mortgage pass-through securities	.....	RCON1709	0	RCON1713	0	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	3,143,000	13.b.(1)
(2) All other mortgage-backed securities	.....	RCON1733	10,845,000	RCON1736	1,772,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	.....	RCONG397	142,000	RCONG398	9,228,000	14.
15. Foreign debt securities (include foreign structured financial products and foreign-asset backed securities)	.....	RCONG399	0	RCONG400	2,422,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values	.....			RCONA511	1,209,000	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	.....	RCON1754	11,104,000	RCON1773	141,406,000	17.

Dollar Amounts in Thousands			Bil	Mill	Thou	
18. Equity securities that do not have readily determinable fair values	.....	RCON1752		7,049,000		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	4,188,000			1.
2. Total IBF liabilities (component of Schedule RC, item 21)	RCFN2898	21,491,000			2.

Schedule RCK

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Schedule RC-K - Quarterly Averages ⁽¹⁾

Dollar Amounts in Thousands

		Bil	Mill	Thou	
ASSETS					
1. Interest-bearing balances due from depository institutions	RCFD3381	132,568,000			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ⁽²⁾	RCFDB558	84,789,000			2.
3. Mortgage-backed securities ⁽²⁾	RCFDB559	41,402,000			3.
4. All other securities (includes securities issued by states & political subdivisions in the U.S.) ⁽²⁾ ⁽³⁾	RCFDB560	128,264,000			4.
5. Federal funds sold and securities purchased under agreements to resell	RCFD3365	40,077,000			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans	RCON3360	270,306,000			6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	RCON3465	142,868,000			6.a.(2)(a)
(b) All other loans secured by real estate	RCON3466	15,503,000			6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers	RCON3386	175,000			6.a.(3)
(4) Commercial and industrial loans	RCON3387	19,131,000			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	46,781,000			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3360	219,210,000			6.b.
7. Trading assets	RCFD3401	156,744,000			7.
8. Lease financing receivables (net of unearned income)	RCFD3484	2,007,000			8.
9. Total assets ⁽⁴⁾	RCFD3368	1,182,759,000			9.
LIABILITIES					
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON3485	3,115,000			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	RCONB563	191,791,000			11.a.
b. Time deposits of \$100,000 or more	RCONA514	28,321,000			11.b.
c. Time deposits of less than \$100,000	RCONA529	16,166,000			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs	RCFN3404	488,857,000			12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD3353	14,790,000			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .	RCFD3355	139,817,000			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

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

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

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Unused commitments:				
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	RCFD3814	21,298,000		1.a.
Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.				
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above)	RCONJ477	N/A		1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above)	RCONJ478	N/A		1.a.(2)
b. Credit card lines	RCFD3815	102,792,000		1.b.
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b) (1)				
(1) Unused consumer credit card lines	RCFDJ455	84,106,000		1.b.(1)
(2) Other unused credit card lines	RCFDJ456	18,686,000		1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:				
(1) Secured by real estate:				
(a) 1-4 family residential construction loan commitments	RCFDF164	51,000		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCFDF165	1,243,000		1.c.(1)(b)
(2) NOT secured by real estate	RCFD6550	315,000		1.c.(2)
d. Securities underwriting	RCFD3817	187,000		1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans	RCFDJ457	101,278,000		1.e.(1)
(2) Loans to financial institutions	RCFDJ458	12,132,000		1.e.(2)
(3) All other unused commitments	RCFDJ459	77,835,000		1.e.(3)
2. Financial standby letters of credit and foreign office guarantees	RCFD3819	90,250,000		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	16,963,000		2.a.
3. Performance standby letters of credit and foreign office guarantees	RCFD3821	12,654,000		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	477,000		3.a.
4. Commercial and similar letters of credit	RCFD3411	8,183,000		4.
5. Not applicable				
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCFD3433	65,314,000		6.

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default sw aps	RCFDC968	1,231,687,000	RCFDC969	1,308,322,000	7.a.(1)
(2) Total return sw aps	RCFDC970	4,780,000	RCFDC971	27,761,000	7.a.(2)
(3) Credit options	RCFDC972	50,000	RCFDC973	50,000	7.a.(3)
(4) Other credit derivatives	RCFDC974	0	RCFDC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	RCFDC219	19,068,000	RCFDC221	53,233,000	7.b.(1)
(2) Gross negative fair value	RCFDC220	45,340,000	RCFDC222	19,439,000	7.b.(2)

(1) The asset size tests and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2009, Report of Condition.

Schedule RCL

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Schedule RC-L - Continued

Dollar Amounts in Thousands		Bil	Mil	Thou
7.c. Notional amounts by regulatory capital treatment: (1)				
(1) Positions covered under the Market Risk Rule:				
(a) Sold protection	RCFDG401	1,236,517,000		7.c.(1)(a)
(b) Purchased protection	RCFDG402	1,295,432,000		7.c.(1)(b)
(2) All other positions:				
(a) Sold protection	RCFDG403	0		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	RCFDG404	40,701,000		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes ..	RCFDG405	0		7.c.(2)(c)

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
7.d. Notional amounts by remaining maturity:				
(1) Sold credit protection: (2)				
(a) Investment grade	RCFDG406	64,085,000	RCFDG407 360,241,000	RCFDG408 94,506,000 7.d.(1)(a)
(b) Subinvestment grade	RCFDG409	78,423,000	RCFDG410 498,365,000	RCFDG411 140,897,000 7.d.(1)(b)
(2) Purchased credit protection: (3)				
(a) Investment grade	RCFDG412	69,996,000	RCFDG413 396,317,000	RCFDG414 108,464,000 7.d.(2)(a)
(b) Subinvestment grade	RCFDG415	74,410,000	RCFDG416 538,951,000	RCFDG417 147,995,000 7.d.(2)(b)

Dollar Amounts in Thousands		Bil	Mil	Thou
8. Spot foreign exchange contracts				
		RCFD8765	687,250,000	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	11,407,000	9.
a. Securities borrowed		RCFD3432	0	9.a.
b. Commitments to purchase w hen-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	326,000	10.
a. Commitments to sell w hen-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 w hich the reporting bank is the acquiring bank		RCFDC223	9,517,000	11.a.
b. Sales for w hich the reporting bank is the agent bank w ith risk		RCFDC224	0	11.b.

(1) 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.

(2) 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.

(3) 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

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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.
	734,171,000	7,327,000	1,931,000	19,087,000	
b. Forward contracts	RCFD8697	RCFD8698	RCFD8699	RCFD8700	12.b.
	4,247,685,000	2,810,230,000	3,143,000	159,000	
c. Exchange-traded option contracts:					
(1) Written options	RCFD8701	RCFD8702	RCFD8703	RCFD8704	12.c.(1)
	487,024,000	4,011,000	7,105,000	5,025,000	
(2) Purchased options	RCFD8705	RCFD8706	RCFD8707	RCFD8708	12.c.(2)
	616,746,000	5,130,000	4,831,000	3,663,000	
d. Over-the-counter option contracts:					
(1) Written options	RCFD8709	RCFD8710	RCFD8711	RCFD8712	12.d.(1)
	3,053,502,000	598,858,000	62,941,000	13,502,000	
(2) Purchased options	RCFD8713	RCFD8714	RCFD8715	RCFD8716	12.d.(2)
	2,699,010,000	585,418,000	60,752,000	14,106,000	
e. Swaps	RCFD3450	RCFD3826	RCFD8719	RCFD8720	12.e.
	31,554,504,000	1,164,775,000	56,966,000	16,163,000	
13. Total gross notional amount of derivative contracts held for trading	RCFDA126	RCFDA127	RCFD8723	RCFD8724	13.
	43,359,434,000	5,173,389,000	197,669,000	71,705,000	
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725	RCFD8726	RCFD8727	RCFD8728	14.
	33,208,000	2,360,000	0	0	
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFDA589				14.a.
	0				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD8733	RCFD8734	RCFD8735	RCFD8736	15.a.(1)
	799,651,000	111,256,000	9,290,000	4,555,000	
(2) Gross negative fair value	RCFD8737	RCFD8738	RCFD8739	RCFD8740	15.a.(2)
	784,777,000	115,802,000	11,177,000	4,616,000	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD8741	RCFD8742	RCFD8743	RCFD8744	15.b.(1)
	393,000	73,000	0	0	
(2) Gross negative fair value	RCFD8745	RCFD8746	RCFD8747	RCFD8748	15.b.(2)
	1,973,000	31,000	0	0	

Schedule RCL

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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.
	55,627,000	3,685,000	2,953,000	11,164,000	33,534,000	
b. Fair value of collateral:						
(1) Cash - U.S. dollar	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	16.b.(1)
	26,737,000	0	4,134,000	135,000	6,605,000	
(2) Cash - Other currencies	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	16.b.(2)
	12,815,000	0	196,000	433,000	5,990,000	16.b.(2)
(3) U.S. Treasury securities	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	16.b.(3)
	212,000	15,000	343,000	0	1,324,000	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	16.b.(4)
	351,000	5,000	1,000	0	531,000	
(5) Corporate bonds	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	16.b.(5)
	0	0	133,000	0	33,000	
(6) Equity securities	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	16.b.(6)
	0	0	0	0	30,000	16.b.(6)
(7) All other collateral	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	16.b.(7)
	1,826,000	0	52,000	96,000	2,311,000	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)
	41,941,000	20,000	4,859,000	664,000	16,824,000	

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

Schedule RCM

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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	18,000		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	12		1.b.
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets	RCFD3164	3,976,000		2.a.
(1) Estimated fair value of mortgage servicing assets	RCFDA590	3,976,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	RCFDB026	267,000		2.b.
c. All other identifiable intangible assets	RCFD5507	1,067,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCFD0426	5,310,000		2.d.
3. Other real estate owned:				
a. Construction, land development, and other land in domestic offices	RCON5508	0		3.a.
b. Farmland in domestic offices	RCON5509	0		3.b.
c. 1-4 family residential properties in domestic offices	RCON5510	291,000		3.c.
d. Multifamily (5 or more) residential properties in domestic offices	RCON5511	816,000		3.d.
e. Nonfarm nonresidential properties in domestic offices	RCON5512	15,000		3.e.
f. Foreclosed properties from "GNMA loans"	RCONC979	92,000		3.f.
g. In foreign offices	RCFN5513	215,000		3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)	RCFD2150	1,429,000		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	29,940,000		5.a.(1)(a)
(b) Over one year through three years	RCFDF056	8,000		5.a.(1)(b)
(c) Over three years through five years	RCFDF057	0		5.a.(1)(c)
(d) Over five years	RCFDF058	3,000		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	21,427,000		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	99,669,000		5.b.(1)(a)
(b) Over one year through three years	RCFDF061	11,647,000		5.b.(1)(b)
(c) Over three years through five years	RCFDF062	2,235,000		5.b.(1)(c)
(d) Over five years	RCFDF063	3,752,000		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	43,466,000		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	147,254,000		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	www .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		67,871,000	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

Dollar Amounts in Thousands	Bil	Mil	Thou	
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b)	RCFDJ452		0	13.a.
b. Other real estate owned (included in Schedule RC, item 7)	RCFDJ453		0	13.b.
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	RCFDJ461		0	13.c.
d. Other assets (excluding FDIC loss-sharing indemnification assets)	RCFDJ462		0	13.d.

Schedule RCN

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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	0	RCONF174	0	RCONF176	8,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	25,000	RCONF175	0	RCONF177	529,000	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	486,000	RCON5399	0	RCON5400	515,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	RCONC236	5,364,000	RCONC237	5,157,000	RCONC229	5,384,000	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	542,000	RCONC239	0	RCONC230	617,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499	156,000	RCON3500	0	RCON3501	385,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	12,000	RCONF180	0	RCONF182	98,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	29,000	RCONF181	1,000	RCONF183	315,000	1.e.(2)
f. In foreign offices	RCFNB572	461,000	RCFNB573	0	RCFNB574	2,405,000	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	5,000	2.b.
3. Loans to finance agricultural production and other loans to farmers	RCFD1594	5,000	RCFD1597	0	RCFD1583	97,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	RCFD1251	37,000	RCFD1252	99,000	RCFD1253	1,102,000	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	99,000	RCFD1255	1,000	RCFD1256	4,941,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCFDB575	1,127,000	RCFDB576	739,000	RCFDB577	233,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCFDB578	1,909,000	RCFDB579	1,479,000	RCFDB580	606,000	5.b.
6. Loans to foreign governments and official institutions	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans	RCFD5459	220,000	RCFD5460	0	RCFD5461	1,491,000	7.

Schedule RCN

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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 19,000	RCFDF170 8,000	RCFDF171 61,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)				
	RCFD3505 0	RCFD3506 1,651,000	RCFD3507 47,000	9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (including loans and leases covered by FDIC loss-sharing agreements)				
	RCFD5612 2,836,000	RCFD5613 6,527,000	RCFD5614 14,000	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") ..				
	RCFD5615 1,243,000	RCFD5616 1,856,000	RCFD5617 9,000	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above				
	RCFDC866 1,549,000	RCFDC867 4,553,000	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 1,984,000	RCONF662 1,016,000	RCONF663 783,000	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCFD1658 3,000	RCFD1659 0	RCFD1661 113,000	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 136,000	RCFD6559 0	RCFD6560 17,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)				
	RCFD1248 469,000	RCFD1249 0	RCFD1250 1,170,000	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	2,000	RCFDC241	8,000	RCFDC226	1,417,000	M.5.a.
b. Loans measured at fair value:							
(1) Fair value	RCFDF664	64,000	RCFDF665	0	RCFDF666	208,000	M.5.b.(1)
(2) Unpaid principal balance	RCFDF667	130,000	RCFDF668	0	RCFDF669	419,000	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			4,699,000		M.7.
8. Nonaccrual assets sold during the quarter	RCFDC411			2,148,000		M.8.

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			1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits)	RCFDF237			2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFNF234			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			4.
5. Total daily average of allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits)	RCFDF239			5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above)	RCFNF235			6.
7. Unsecured "Other borrow ings" w ith 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			7.a.
b. Over one year through three years	RCFDG466			7.b.
c. Over three years through five years	RCFDG467			7.c.
d. Over five years	RCFDG468			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			8.a.
b. Over one year through three years	RCFDG470			8.b.
c. Over three years through five years	RCFDG471			8.c.
d. Over five years	RCFDG472			8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	RCONG803			9.

Schedule RCO

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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			M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	RCONF050			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			M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	RCONF052			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			M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less	RCONF046			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			M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 ..	RCONF048			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				
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			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. Average daily amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts)				
RCONJ651				
N/A				
M.4.a.				
b. Average daily number of noninterest-bearing transaction accounts of more than \$250,000 (rounded to two decimal places)				
RCONJ652				
N/A				
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, 2009, 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

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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	Mill	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾					
a. Closed-end first liens	RCONF066	5,676,000			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	12,260,000			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	15,572,000			3.a.
b. Closed-end junior liens	RCONF071	861,000			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	8,231,000			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	357,000			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	196,000			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, 2009, 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.
	240,298,000	0	56,360,000	176,994,000	6,944,000		
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 held for sale	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487		3.
	6,704,000	0	0	6,704,000	0		
4. Loans and leases held for investment	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492		4.
	4,843,000	0	0	1,236,000	3,607,000		
5. Trading assets:							
a. Derivative assets	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496		5.a.
	77,301,000	919,716,000	146,000	983,204,000	13,667,000		
b. Other trading assets	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501		5.b.
	90,696,000	0	32,803,000	55,195,000	2,698,000		
(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.
	4,703,000	0	0	400,000	4,303,000		
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.
	424,545,000	919,716,000	89,309,000	1,223,733,000	31,219,000		

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
					1,170,000	0	0	1,009,000	161,000
9. Federal funds purchased and securities sold under agreements to repurchase					RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511
					0	0	0	0	0
10. Trading liabilities:									
a. Derivative liabilities					RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515
					65,301,000	915,695,000	309,000	968,096,000	12,591,000
b. Other trading liabilities					RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520
					7,919,000	0	7,631,000	286,000	2,000
11. Other borrow ed money					RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525
					5,514,000	0	0	2,739,000	2,775,000
12. Subordinated notes and debentures					RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530
					0	0	0	0	0
13. All other liabilities					RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809
					2,309,000	0	0	2,308,000	1,000
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)					RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535
					82,213,000	915,695,000	7,940,000	974,438,000	15,530,000

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
	3,976,000	0	0	0	3,976,000
b. Nontrading derivative assets					
	RCFDG541	RCFDG542	RCFDG543	RCFDG544	RCFDG545
	353,000	0	0	353,000	0
c. TEXTG546	RCFDG546	RCFDG547	RCFDG548	RCFDG549	RCFDG550
	0	0	0	0	0
d. TEXTG551	RCFDG551	RCFDG552	RCFDG553	RCFDG554	RCFDG555
	0	0	0	0	0
e. TEXTG556	RCFDG556	RCFDG557	RCFDG558	RCFDG559	RCFDG560
	0	0	0	0	0
f. TEXTG561	RCFDG561	RCFDG562	RCFDG563	RCFDG564	RCFDG565
	0	0	0	0	0
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
b. Nontrading derivative liabilities					
	RCFDG566	RCFDG567	RCFDG568	RCFDG569	RCFDG570
	2,308,000	0	0	2,308,000	0
c. TEXTG571	RCFDG571	RCFDG572	RCFDG573	RCFDG574	RCFDG575
	0	0	0	0	0
d. TEXTG576	RCFDG576	RCFDG577	RCFDG578	RCFDG579	RCFDG580
	0	0	0	0	0
e. TEXTG581	RCFDG581	RCFDG582	RCFDG583	RCFDG584	RCFDG585
	0	0	0	0	0
f. TEXTG586	RCFDG586	RCFDG587	RCFDG588	RCFDG589	RCFDG590
	0	0	0	0	0

Schedule RCR

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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	126,259,000			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	(2,498,000)			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	(3,368,000)			4.
5. LESS: Nonqualifying perpetual preferred stock	RCFDB588	0			5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	RCFDB589	879,000			6.
7.					
a. LESS: Disallow ed goodw ill and other disallow ed intangible assets	RCFDB590	11,277,000			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	96,000			7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCFDC227	121,631,000			8.
9.					
a. LESS: Disallow ed servicing assets and purchased credit card relationships	RCFDB591	421,000			9.a.
b. LESS: Disallow ed deferred tax assets	RCFD5610	16,727,000			9.b.
10. Other additions to (deductions from) Tier 1 capital	RCFDB592	(6,000)			10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	RCFD8274	104,477,000			11.
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock	RCFD5306	4,000,000			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	9,076,000			14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCFD2221	307,000			15.
16. Other Tier 2 capital components	RCFDB594	0			16.
17. Tier 2 capital (sum of items 12 through 16)	RCFD5311	13,383,000			17.
18. Allow able Tier 2 capital (lesser of item 11 or 17)	RCFD8275	13,383,000			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	117,860,000			21.
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	RCFD3368	1,182,759,000			22.
23. LESS: Disallow ed goodw ill and other disallow ed intangible assets (from item 7.a above)	RCFDB590	11,277,000			23.
24. LESS: Disallow ed servicing assets and purchased credit card relationships (from item 9.a above)	RCFDB591	421,000			24.
25. LESS: Disallow ed deferred tax assets (from item 9.b above)	RCFD5610	16,727,000			25.
26. LESS: Other deductions from assets for leverage capital purposes	RCFDB596	(1,078,000)			26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	RCFDA224	1,155,412,000			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	9.04	31.
32. Tier 1 risk-based capital ratio (3)	RCFD7274	0	RCFD7206	14.64	32.
33. Total risk-based capital ratio (4)	RCFD7275	0	RCFD7205	16.52	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	
	157,392,000	0	120,688,000	32,240,000		4,464,000	34.
35. Held-to-maturity securities	RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607	
	25,732,000	(7,144,000)	0	7,767,000	536,000	24,573,000	35.
36. Available-for-sale securities	RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612	
	240,298,000	717,000	147,913,000	68,231,000	12,649,000	10,788,000	36.
37. Federal funds sold and securities purchased under agreements to resell	RCFDC225		RCFDC063	RCFDC064		RCFDB520	
	40,526,000		30,038,000	6,637,000		3,851,000	37.
38. Loans and leases held for sale	RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621	
	42,407,000	0	0	27,661,000	6,665,000	8,081,000	38.
39. Loans and leases, net of unearned income	RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626	
	446,325,000	(1,286,000)	11,297,000	49,644,000	100,447,000	286,223,000	39.
40. LESS: Allowance for loan and lease losses	RCFD3123	RCFD3123					
	19,951,000	19,951,000					40.
41. Trading assets	RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631	
	167,997,000	167,997,000	0	0	0	0	41.
42. All other assets (1)	RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339	
	108,495,000	27,083,100	7,281,900	13,465,000	1,749,000	58,916,000	42.
43. Total assets (sum of items 34 through 42)	RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340	
	1,209,221,000	167,416,100	317,217,900	205,645,000	122,046,000	396,896,000	43.

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, 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.
	90,250,000	1.00	90,250,000	19,158,000	24,617,000	3,240,000	43,235,000	
45. Performance standby letters of credit	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654	45.
	12,654,000	.50	6,327,000	664,000	734,000	32,000	4,897,000	
46. Commercial and similar letters of credit	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659	46.
	8,183,000	.20	1,636,600	59,400	512,000	0	1,065,200	
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.
	65,314,000	1.00	65,314,000	62,954,000	2,360,000	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.
	114,000	6.05	2,900,000				2,900,000	
51. All other financial assets sold with recourse	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680	51.
	4,352,000	1.00	4,352,000	0	0	1,307,000	3,045,000	
52. All other off-balance sheet liabilities	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686	52.
	743,000	1.00	743,000	91,000	509,000	0	143,000	
53. Unused commitments:								
a. With an original maturity exceeding one year	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691	53.a.
	122,214,000	.50	61,107,000	6,945,700	12,966,000	691,000	40,504,300	
b. With an original maturity of one year or less to asset- backed commercial paper conduits	RCFDG591		RCFDG592	RCFDG593	RCFDG594	RCFDG595	RCFDG596	53.b.
	8,240,000	.10	824,000	0	207,000	527,000	90,000	
54. Derivative contracts			RCFDA167	RCFDB693	RCFDB694	RCFDB695		54.
			232,026,000	17,749,000	95,655,000	118,622,000		

(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

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Schedule RC-R - Continued

Dollar Amounts in Thousands				(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFDB696	RCFDB697	RCFDB698	RCFDB699				55.
	424,839,000	343,205,000	246,465,000	492,775,500				
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	68,641,000	123,232,500	492,775,500				57.
58. Market risk equivalent assets				RCFDB1651				
				40,715,000				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				
				725,364,000				59.
60. LESS: Excess allowance for loan and lease losses				RCFDA222				
				11,850,000				60.
61. LESS: Allocated transfer risk reserve				RCFD3128				
				0				61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFDA223				
				713,514,000				62.

Memoranda

Dollar Amounts in Thousands					Bil	Mill	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCFD8764		79,963,000					M.1.

Dollar Amounts in Thousands				(Column A) With a remaining maturity of one year of less	(Column B) With a remaining maturity of over one year through five years	(Column C) With a remaining maturity of over five years	
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	RCFD3809	23,291,415,000	RCFD8766	7,852,979,000	RCFD8767	4,765,914,000	M.2.a.
b. Foreign exchange contracts	RCFD3812	3,433,986,000	RCFD8769	436,656,000	RCFD8770	198,377,000	M.2.b.
c. Gold contracts	RCFD8771	662,000	RCFD8772	3,000	RCFD8773	0	M.2.c.
d. Other precious metals contracts	RCFD8774	18,000	RCFD8775	8,000	RCFD8776	0	M.2.d.
e. Other commodity contracts	RCFD8777	21,264,000	RCFD8778	7,789,000	RCFD8779	520,000	M.2.e.
f. Equity derivative contracts	RCFDA000	67,827,000	RCFDA001	36,294,000	RCFDA002	16,734,000	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	70,134,000	RCFDG598	381,287,000	RCFDG599	108,474,000	M.2.g.(1)
(2) Subinvestment grade	RCFDG600	74,409,000	RCFDG601	513,134,000	RCFDG602	147,994,000	M.2.g.(2)

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

Bank Securitization Activities

	(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							
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 55,593,000	RCFDB706 0	RCFDB707 0	RCFDB708 0	RCFDB709 0	RCFDB710 47,000	RCFDB711 3,883,000
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 0	RCFDB713 0	RCFDB714 0	RCFDB715 0	RCFDB716 0	RCFDB717 0	RCFDB718 7,000
b. Subordinated securities and other residual interests	RCFDC393 5,000	RCFDC394 0	RCFDC395 0	RCFDC396 0	RCFDC397 0	RCFDC398 0	RCFDC399 18,000
c. Standby letters of credit and other enhancements	RCFDC400 1,342,000	RCFDC401 0	RCFDC402 0	RCFDC403 0	RCFDC404 0	RCFDC405 0	RCFDC406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFDB726 0	RCFDB727 0	RCFDB728 0	RCFDB729 0	RCFDB730 0	RCFDB731 0	RCFDB732 0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due	RCFDB733 4,855,000	RCFDB734 0	RCFDB735 0	RCFDB736 0	RCFDB737 0	RCFDB738 0	RCFDB739 0
b. 90 days or more past due	RCFDB740 2,065,000	RCFDB741 0	RCFDB742 0	RCFDB743 0	RCFDB744 0	RCFDB745 0	RCFDB746 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 258,000	RIADB748 0	RIADB749 0	RIADB750 0	RIADB751 0	RIADB752 0	RIADB753 0
b. Recoveries	RIADB754 0	RIADB755 0	RIADB756 0	RIADB757 0	RIADB758 0	RIADB759 0	RIADB760 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.
		0	0			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.
	959,000	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.
	66,000	1,000	0	530,000	0	0	3,079,000	
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.
	61,000	0	0	8,000	0	0	95,000	

Schedule RCS

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Schedule RC-S - Continued

Memoranda

Dollar Amounts in Thousands			Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:						
a. Outstanding principal balance	RCFDA249			0		M.1.a.
b. Amount of retained recourse on these obligations as of the report date	RCFDA250			0		M.1.b.
2. Outstanding principal balance of assets serviced for others:						
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCFDB804			95,000		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCFDB805			500,985,000		M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	RCFDA591			9,489,000		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			11,920,000		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			3,400,000		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			7,093,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB809			6,853,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C ⁽²⁾	RCFDC407			0		M.4.

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

(2) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instruction 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

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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 10, 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 22.a quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, 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 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, 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 13 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.
	10,755,000	29,110,000	7088	9926	
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	0	1,000	0	5	
b. Employee benefit - defined benefit	RCFDB876	RCFDB877	RCFDB878	RCFDB879	5.b.
	0	4,000	0	16	5.b.
c. Other employee benefit and retirement-related accounts	RCFDB880	RCFDB881	RCFDB882	RCFDB883	5.c.
	3,042,000	5,813,000	51	234	5.c.
6. Corporate trust and agency accounts	RCFDB884	RCFDB885	RCFDC001	RCFDC002	6.
	2,169,000	22,162,000	13	1463	6.
7. Investment management and investment advisory agency accounts	RCFDB886	RCFDJ253	RCFDB888	RCFDJ254	7.
	55,674,000	7,000	7256	11	7.
8. Foundation and endowment trust and agency accounts	RCFDJ255	RCFDJ256	RCFDJ257	RCFDJ258	8.
	240,000	0	146	0	8.
9. Other fiduciary accounts	RCFDB890	RCFDB891	RCFDB892	RCFDB893	9.
	21,694,000	279,131,000	65	5707	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCFDB894	RCFDB895	RCFDB896	RCFDB897	10.
	93,574,000	336,228,000	14619	17362	

Schedule RCT

65**Schedule RC-T - Continued**

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
Dollar Amounts in Thousands					
11. Custody and safekeeping accounts		RCFDB898		RCFDB899	11.
		5,993,052,000		192803	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFNB900	RCFNB901	RCFNB902	RCFNB903	12.
	41,288,000	3,863,015,000	4837	195215	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFDJ259	RCFDJ260	RCFDJ261	RCFDJ262	13.
	27,000	49,000	46	2	

FIDUCIARY AND RELATED SERVICES INCOME

	Dollar Amounts in Thousands			
		Bil	Mil	Thou
14. Personal trust and agency accounts	RIADB904	63,000		14.
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit - defined contribution	RIADB905	0		15.a.
b. Employee benefit - defined benefit	RIADB906	0		15.b.
c. Other employee benefit and retirement-related accounts	RIADB907	47,000		15.c.
16. Corporate trust and agency accounts	RIADA479	133,000		16.
17. Investment management and investment advisory agency accounts	RIADJ315	79,000		17.
18. Foundation and endowment trust and agency accounts	RIADJ316	0		18.
19. Other fiduciary accounts	RIADA480	64,000		19.
20. Custody and safekeeping accounts	RIADB909	701,000		20.
21. Other fiduciary and related services income	RIADB910	140,000		21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	RIAD4070	1,227,000		22.
a. Fiduciary and related services income - foreign offices (included in item 22)	RIADB912	802,000		22.a.
23. Less: Expenses	RIADC058	N/A		23.
24. Less: Net losses from fiduciary and related services	RIADA488	N/A		24.
25. Plus: Intracompany income credits for fiduciary and related services	RIADB911	N/A		25.
26. Net fiduciary and related services income	RIADA491	N/A		26.

Schedule RCT

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Schedule RC-T - Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits	RCFDJ263	N/A	RCFDJ264	N/A	RCFDJ265	N/A	M.1.a.
b. Interest-bearing deposits	RCFDJ266	N/A	RCFDJ267	N/A	RCFDJ268	N/A	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	RCFDJ269	N/A	RCFDJ270	N/A	RCFDJ271	N/A	M.1.c.
d. State, county, and municipal obligations	RCFDJ272	N/A	RCFDJ273	N/A	RCFDJ274	N/A	M.1.d.
e. Money market mutual funds	RCFDJ275	N/A	RCFDJ276	N/A	RCFDJ277	N/A	M.1.e.
f. Equity mutual funds	RCFDJ278	N/A	RCFDJ279	N/A	RCFDJ280	N/A	M.1.f.
g. Other mutual funds	RCFDJ281	N/A	RCFDJ282	N/A	RCFDJ283	N/A	M.1.g.
h. Common trust funds and collective investment funds	RCFDJ284	N/A	RCFDJ285	N/A	RCFDJ286	N/A	M.1.h.
i. Other short-term obligations	RCFDJ287	N/A	RCFDJ288	N/A	RCFDJ289	N/A	M.1.i.
j. Other notes and bonds	RCFDJ290	N/A	RCFDJ291	N/A	RCFDJ292	N/A	M.1.j.
k. Investments in unregistered funds and private equity investments	RCFDJ293	N/A	RCFDJ294	N/A	RCFDJ295	N/A	M.1.k.
l. Other common and preferred stocks	RCFDJ296	N/A	RCFDJ297	N/A	RCFDJ298	N/A	M.1.l.
m. Real estate mortgages	RCFDJ299	N/A	RCFDJ300	N/A	RCFDJ301	N/A	M.1.m.
n. Real estate	RCFDJ302	N/A	RCFDJ303	N/A	RCFDJ304	N/A	M.1.n.
o. Miscellaneous assets	RCFDJ305	N/A	RCFDJ306	N/A	RCFDJ307	N/A	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	RCFDJ308	N/A	RCFDJ309	N/A	RCFDJ310	N/A	M.1.p.

Dollar Amounts in Thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
1.q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	RCFDJ311	N/A	RCFDJ312	N/A	M.1.q.

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships	RCFDB927	N/A	RCFDB928	N/A	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default	RCFDJ313	N/A	RCFDJ314	N/A	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency	RCFDB929	N/A			M.2.b.

Schedule RCT

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Schedule RC-T - Continued

Memoranda (continued)

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.

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. Employee benefit and retirement-related trust and agency accounts	RIADB950	N/A	RIADB951	N/A	RIADB952	N/A	M.4.b.
c. Investment management and investment advisory 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 24)	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, Director

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. However, the information reported in Schedule RI-E, item 2.g, and Schedule RC-F, item 6.f, is regarded as confidential and will not be released to the public. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, 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.

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 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)