

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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
ASSETS																					
1. Available-for-sale securities	1773				G474				G475				G476				G477				1.
2. Federal funds sold and securities purchased under agreements to resell	G478				G479				G480				G481				G482				2.
3. Loans and leases held for sale.....	G483				G484				G485				G486				G487				3.
4. Loans and leases held for investment.....	G488				G489				G490				G491				G492				4.
5. Trading assets:																					
a. Derivative assets	3543				G493				G494				G495				G496				5.a.
b. Other trading assets	G497				G498				G499				G500				G501				5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	F240				F684				F692				F241				F242				5.b.(1)
6. All other assets.....	G391				G392				G395				G396				G804				6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	G502				G503				G504				G505				G506				7.
LIABILITIES																					
8. Deposits.....	F252				F686				F694				F253				F254				8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507				G508				G509				G510				G511				9.
10. Trading liabilities:																					
a. Derivative liabilities.....	3547				G512				G513				G514				G515				10.a.
b. Other trading liabilities.....	G516				G517				G518				G519				G520				10.b.
11. Other borrowed money	G521				G522				G523				G524				G525				11.
12. Subordinated notes and debentures	G526				G527				G528				G529				G530				12.
13. All other liabilities	G805				G806				G807				G808				G809				13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531				G532				G533				G534				G535				14.

Schedule RC-Q—Continued

	(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				
	Dollar Amounts in Thousands																				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
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.....	G536				G537				G538				G539				G540				M.1.a.
b. Nontrading derivative assets.....	G541				G542				G543				G544				G545				M.1.b.
c. TEXT G546	G546				G547				G548				G549				G550				M.1.c.
d. TEXT G551	G551				G552				G553				G554				G555				M.1.d.
e. TEXT G556	G556				G557				G558				G559				G560				M.1.e.
f. TEXT G561	G561				G562				G563				G564				G565				M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):																					
a. Loan commitments (not accounted for as derivatives).....	F261				F689				F697				F262				F263				M.2.a.
b. Nontrading derivative liabilities.....	G566				G567				G568				G569				G570				M.2.b.
c. TEXT G571	G571				G572				G573				G574				G575				M.2.c.
d. TEXT G576	G576				G577				G578				G579				G580				M.2.d.
e. TEXT G581	G581				G582				G583				G584				G585				M.2.e.
f. TEXT G586	G586				G587				G588				G589				G590				M.2.f.

Schedule RC-R—Regulatory Capital

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
Tier 1 capital						
1.	Total bank equity capital (from Schedule RC, item 27.a)	3210				1.
2.	LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a gain, report as a positive value; if a loss, report as a negative value)	8434				2.
3.	LESS: Net unrealized loss on available-for-sale EQUITY securities ¹ (report loss as a positive value)	A221				3.
4.	LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, report as a positive value; if a loss, report as a negative value)	4336				4.
5.	LESS: Nonqualifying perpetual preferred stock	B588				5.
6.	Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589				6.
7. a.	LESS: Disallowed goodwill and other disallowed intangible assets	B590				7.a.
	b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264				7.b.
8.	Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	C227				8.
9. a.	LESS: Disallowed servicing assets and purchased credit card relationships	B591				9.a.
	b. LESS: Disallowed deferred tax assets	5610				9.b.
10.	Other additions to (deductions from) Tier 1 capital	B592				10.
11.	Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274				11.
Tier 2 capital						
12.	Qualifying subordinated debt and redeemable preferred stock	5306				12.
13.	Cumulative perpetual preferred stock includible in Tier 2 capital	B593				13.
14.	Allowance for loan and lease losses includible in Tier 2 capital	5310				14.
15.	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221				15.
16.	Other Tier 2 capital components	B594				16.
17.	Tier 2 capital (sum of items 12 through 16)	5311				17.
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	8275				18.
19.	Tier 3 capital allocated for market risk	1395				19.
20.	LESS: Deductions for total risk-based capital	B595				20.
21.	Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792				21.
Total assets for leverage ratio						
22.	Average total assets (from Schedule RC-K, item 9)	3368				22.
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590				23.
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591				24.
25.	LESS: Disallowed deferred tax assets (from item 9.b above)	5610				25.
26.	LESS: Other deductions from assets for leverage capital purposes	B596				26.
27.	Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224				27.
Adjustments for financial subsidiaries						
28. a.	Adjustment to Tier 1 capital reported in item 11	C228				28.a.
	b. Adjustment to total risk-based capital reported in item 21	B503				28.b.
29.	Adjustment to risk-weighted assets reported in item 62	B504				29.
30.	Adjustment to average total assets reported in item 27	B505				30.

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

Schedule RC-R—Regulatory Capital—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)		(Column B)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio ¹	7273	— — . — —	7204	— — . — —	31.
32. Tier 1 risk-based capital ratio ²	7274	— — . — —	7206	— — . — —	32.
33. Total risk-based capital ratio ³	7275	— — . — —	7205	— — . — —	33.

¹ 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).

² 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).

³ 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).

	(Column A) Totals (from Schedule RC)			(Column B) Items Not Subject to Risk-Weighting			(Column C)			(Column D)			(Column E)			(Column F)					
	Allocation by Risk Weight Category									0%			20%			50%			100%		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar Amounts in Thousands																					
Balance Sheet Asset Categories																					
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b).....	RCON 0010			RCON C869			RCON B600			RCON B601						RCON B602					
	RCON 1754			RCON B603			RCON B604			RCON B605			RCON B606			RCON B607			34.		
35. Held-to-maturity securities	RCON 1773			RCON B608			RCON B609			RCON B610			RCON B611			RCON B612			35.		
36. Available-for-sale securities	RCON C225						RCON C063			RCON C064						RCON B520			36.		
37. Federal funds sold and securities purchased under agreements to resell.....	RCON 5369			RCON B617			RCON B618			RCON B619			RCON B620			RCON B621			37.		
38. Loans and leases held for sale	RCON B528			RCON B622			RCON B623			RCON B624			RCON B625			RCON B626			38.		
39. Loans and leases, net of unearned income	RCON 3123			RCON 3123															39.		
40. LESS: Allowance for loan and lease losses	RCON 3545			RCON B627			RCON B628			RCON B629			RCON B630			RCON B631			40.		
41. Trading assets.....	RCON B639			RCON B640			RCON B641			RCON B642			RCON B643			RCON 5339			41.		
42. All other assets ¹	RCON 2170			RCON B644			RCON 5320			RCON 5327			RCON 5334			RCON 5340			42.		
43. Total assets (sum of items 34 through 42)																			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

	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount ¹			(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category																			
	0%				20%			50%			100%									
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		
Derivatives and Off-Balance Sheet Items	RCON B546				RCON B547			RCON B548			RCON B581			RCON B582			RCON B583			
44. Financial standby letters of credit.....				1.00 or 12.5 ²															44.	
45. Performance standby letters of credit	RCON 3821			.50	RCON B650			RCON B651			RCON B652			RCON B653			RCON B654			45.
46. Commercial and similar letters of credit	RCON 3411			.20	RCON B655			RCON B656			RCON B657			RCON B658			RCON B659			46.
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCON 3429			1.00	RCON B660			RCON B661			RCON B662			RCON B663			RCON B664			47.
48. Securities lent.....	RCON 3433			1.00	RCON B664			RCON B665			RCON B666			RCON B667			RCON B668			48.
49. Retained recourse on small business obligations sold with recourse	RCON A250			1.00	RCON B669			RCON B670			RCON B671			RCON B672			RCON B673			49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCON B541			12.5 ³	RCON B542			RCON B543			RCON B544			RCON B545			RCON B546			50.
51. All other financial assets sold with recourse	RCON B675			1.00	RCON B676			RCON B677			RCON B678			RCON B679			RCON B680			51.
52. All other off-balance sheet liabilities.....	RCON B681			1.00	RCON B682			RCON B683			RCON B684			RCON B685			RCON B686			52.
53. Unused commitments:	RCON 3833			.50	RCON B687			RCON B688			RCON B689			RCON B690			RCON B691			53.a.
a. With an original maturity exceeding one year	RCON G591			.10	RCON G592			RCON G593			RCON G594			RCON G595			RCON G596			53.b.
b. With an original maturity of one year or less to asset-backed commercial paper conduits.....	RCON A167				RCON B693			RCON B694			RCON B695			RCON B696			RCON B697			54.
54. Derivative contracts.....	RCON A167				RCON B693			RCON B694			RCON B695			RCON B696			RCON B697			54.

¹ Column A multiplied by credit conversion factor.

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

³ Or institution-specific factor.

Schedule RC-R—Continued

	(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category												
	0%			20%			50%			100%			
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Totals													
55. Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column, sum of items 43 through 54).....	RCON B696			RCON B697			RCON B698			RCON B699			55.
56. Risk-weight factor.....	x 0%			x 20%			x 50%			x 100%			56.
57. Risk-weighted assets by risk-weight category (for each column, item 55 multiplied by item 56)	RCON B700			RCON B701			RCON B702			RCON B703			
	0												57.
58. Market risk equivalent assets.....										RCON 1651			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)										RCON B704			59.
60. LESS: Excess allowance for loan and lease losses.....										RCON A222			60.
61. LESS: Allocated transfer risk reserve.....										RCON 3128			61.
62. Total risk-weighted assets (item 59 minus items 60 and 61).....										RCON A223			62.

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764				M.1

Schedule RC-R—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	With a remaining maturity of															
	(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
2. Notional principal amounts of derivative contracts: ¹																
a. Interest rate contracts.....	3809					8766					8767					M.2.a.
b. Foreign exchange contracts.....	3812					8769					8770					M.2.b.
c. Gold contracts.....	8771					8772					8773					M.2.c.
d. Other precious metals contracts.....	8774					8775					8776					M.2.d.
e. Other commodity contracts.....	8777					8778					8779					M.2.e.
f. Equity derivative contracts.....	A000					A001					A002					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.....	G597					G598					G599					M.2.g.(1)
(2) Subinvestment grade.....	G600					G601					G602					M.2.g.(2)

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

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

	(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	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Bank Securitization Activities																						
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCON B705			RCON B706			RCON B707			RCON B708			RCON B709			RCON B710			RCON B711			1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:																						
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCON B712			RCON B713			RCON B714			RCON B715			RCON B716			RCON B717			RCON B718			2.a.
b. Subordinated securities and other residual interests	RCON C393			RCON C394			RCON C395			RCON C396			RCON C397			RCON C398			RCON C399			2.b.
c. Standby letters of credit and other enhancements.....	RCON C400			RCON C401			RCON C402			RCON C403			RCON C404			RCON C405			RCON C406			2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON B726			RCON B727			RCON B728			RCON B729			RCON B730			RCON B731			RCON B732			3.
4. Past due loan amounts included in item 1:																						
a. 30–89 days past due	RCON B733			RCON B734			RCON B735			RCON B736			RCON B737			RCON B738			RCON B739			4.a.
b. 90 days or more past due.....	RCON B740			RCON B741			RCON B742			RCON B743			RCON B744			RCON B745			RCON B746			4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):																						
a. Charge-offs.....	RIAD B747			RIAD B748			RIAD B749			RIAD B750			RIAD B751			RIAD B752			RIAD B753			5.a.
b. Recoveries	RIAD B754			RIAD B755			RIAD B756			RIAD B757			RIAD B758			RIAD B759			RIAD B760			5.b.

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			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands																						
6. Amount of ownership (or seller's) interests carried as:																						
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)				RCON B761			RCON B762									RCON B763						6.a.
b. Loans (included in Schedule RC-C)				RCON B500			RCON B501									RCON B502						6.b.
7. Past due loan amounts included in interests reported in item 6.a:																						
a. 30-89 days past due				RCON B764			RCON B765									RCON B766						7.a.
b. 90 days or more past due.....				RCON B767			RCON B768									RCON B769						7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):																						
a. Charge-offs.....				RIAD B770			RIAD B771									RIAD B772						8.a.
b. Recoveries				RIAD B773			RIAD B774									RIAD B775						8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions																						
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCON B776			RCON B777			RCON B778			RCON B779			RCON B780			RCON B781			RCON B782			9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCON B783			RCON B784			RCON B785			RCON B786			RCON B787			RCON B788			RCON B789			10.

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			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands																						
Bank Asset Sales																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCON B790			RCON B791			RCON B792			RCON B793			RCON B794			RCON B795			RCON B796			11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCON B797			RCON B798			RCON B799			RCON B800			RCON B801			RCON B802			RCON B803			

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance	A249				M.1.a.
b. Amount of retained recourse on these obligations as of the report date	A250				M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):					
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804				M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805				M.2.b.
c. Other financial assets (includes home equity lines) ¹	A591				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)	F699				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	B806				M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	B807				M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808				M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	B809				M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ²	C407				M.4.

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

² Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

- | | | | | | |
|---|--------------|-----|--|----|----|
| 1. Does the institution have fiduciary powers? (If “NO,” do not complete Schedule RC-T.)..... | RCON
A345 | Yes | | No | 1. |
| 2. Does the institution exercise the fiduciary powers it has been granted? | RCON
A346 | Yes | | No | 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.)..... | RCON
B867 | Yes | | No | 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 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.

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts		
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou				
Dollar Amounts in Thousands												
FIDUCIARY AND RELATED ASSETS	RCON B868				RCON B869				RCON B870	RCON B871		
4. Personal trust and agency accounts												4.
5. Employee benefit and retirement-related trust and agency accounts:												
a. Employee benefit—defined contribution.....	RCON B872				RCON B873				RCON B874	RCON B875	5.a.	
b. Employee benefit—defined benefit.....	RCON B876				RCON B877				RCON B878	RCON B879	5.b.	
c. Other employee benefit and retirement-related accounts.....	RCON B880				RCON B881				RCON B882	RCON B883	5.c.	
6. Corporate trust and agency accounts	RCON B884				RCON B885				RCON C001	RCON C002	6.	
7. Investment management and investment advisory agency accounts. ...	RCON B886				RCON J253				RCON B888	RCON J254	7.	
8. Foundation and endowment trust and agency accounts	RCON J255				RCON J256				RCON J257	RCON J258	8.	
9. Other fiduciary accounts	RCON B890				RCON B891				RCON B892	RCON B893	9.	
10. Total fiduciary accounts (sum of items 4 through 9).....	RCON B894				RCON B895				RCON B896	RCON B897	10.	

Schedule RC-T—Continued

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
Dollar Amounts in Thousands											
11. Custody and safekeeping accounts					RCON B898					RCON B899	11.
12. Not applicable											
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).	RCON J259				RCON J260				RCON J261	RCON J262	13.

	Dollar Amounts in Thousands				RIAD	Bil	Mil	Thou		
	Tril	Bil	Mil	Thou						
FIDUCIARY AND RELATED SERVICES INCOME										
14. Personal trust and agency accounts					B904					14.
15. Employee benefit and retirement-related trust and agency accounts:										
a. Employee benefit—defined contribution					B905					15.a.
b. Employee benefit—defined benefit					B906					15.b.
c. Other employee benefit and retirement-related accounts					B907					15.c.
16. Corporate trust and agency accounts					A479					16.
17. Investment management and investment advisory agency accounts					J315					17.
18. Foundation and endowment trust and agency accounts					J316					18.
19. Other fiduciary accounts					A480					19.
20. Custody and safekeeping accounts					B909					20.
21. Other fiduciary and related services income					B910					21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)					4070					22.
23. Less: Expenses					C058					23.
24. Less: Net losses from fiduciary and related services					A488					24.
25. Plus: Intracompany income credits for fiduciary and related services					B911					25.
26. Net fiduciary and related services income					A491					26.

Memoranda	(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						
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou			
Dollar Amounts in Thousands															
1. Managed assets held in fiduciary accounts:															
a. Noninterest-bearing deposits	J263				J264				J265						M.1.a.
b. Interest-bearing deposits	J266				J267				J268						M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	J269				J270				J271						M.1.c.
d. State, county, and municipal obligations	J272				J273				J274						M.1.d.
e. Money market mutual funds	J275				J276				J277						M.1.e.
f. Equity mutual funds	J278				J279				J280						M.1.f.
g. Other mutual funds	J281				J282				J283						M.1.g.
h. Common trust funds and collective investment funds	J284				J285				J286						M.1.h.
i. Other short-term obligations	J287				J288				J289						M.1.i.
j. Other notes and bonds	J290				J291				J292						M.1.j.
k. Investments in unregistered funds and private equity investments	J293				J294				J295						M.1.k.

Schedule RC-T—Continued

Memoranda—Continued	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. l. Other common and preferred stocks.....	J296				J297				J298				M.1.l.
m. Real estate mortgages	J299				J300				J301				M.1.m.
n. Real estate	J302				J303				J304				M.1.n.
o. Miscellaneous assets	J305				J306				J307				M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308				J309				J310				M.1.p.

Dollar Amounts in Thousands	(Column A) Managed Assets				(Column B) Number of Managed Accounts		
	RCON	Bil	Mil	Thou	RCON		
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	J311				J312		M.1.q.

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding				
	RCON		Tril	Bil	Mil	Thou	
2. Corporate trust and agency accounts:							
a. Corporate and municipal trusteeships.....	B927						M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313						M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency	B929						M.2.b.

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets				
	RCON		RCON	Bil	Mil	Thou	
3. Collective investment funds and common trust funds:							
a. Domestic equity.....	B931		B932				M.3.a.
b. International/Global equity.....	B933		B934				M.3.b.
c. Stock/Bond blend	B935		B936				M.3.c.
d. Taxable bond.....	B937		B938				M.3.d.
e. Municipal bond	B939		B940				M.3.e.
f. Short-term investments/Money market	B941		B942				M.3.f.
g. Specialty/Other.....	B943		B944				M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945		B946				M.3.h.

Schedule RC-T—Continued

	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries			
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
Dollar Amounts in Thousands										
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts	B947			B948			B949			M.4.a.
b. Employee benefit and retirement-related trust and agency accounts	B950			B951			B952			M.4.b.
c. Investment management and investment advisory agency accounts	B953			B954			B955			M.4.c.
d. Other fiduciary accounts and related services	B956			B957			B958			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)	B959			B960			B961			M.4.e.

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

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 Reports 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 CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.**

Comments?

RCON	Yes		No
6979			

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