



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

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#### Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 41.3 hours per respondent and is estimated to vary from 16 to 650 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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Washington, D.C. 20551

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

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

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

## 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

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Name (TEXT C490)

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Title (TEXT C491)

---

E-mail Address (TEXT C492)

---

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

---

FAX: Area code/phone number (TEXT C494)

### Other Person to Whom Questions about the Reports Should be Directed

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Name (TEXT C495)

---

Title (TEXT C496)

---

E-mail Address (TEXT 4096)

---

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

---

FAX: Area code/phone number (TEXT 9115)

## 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

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Name (TEXT C366)

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Title (TEXT C367)

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E-mail Address (TEXT C368)

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

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FAX: Area code/phone number (TEXT C370)

### Secondary Contact

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Name (TEXT C371)

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Title (TEXT C372)

---

E-mail Address (TEXT C373)

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

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FAX: Area code/phone number (TEXT C375)

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

This information is being requested to identify points-of-contact who are in charge of your bank's USA PATRIOT Act Section 314(a) information requests. Bank personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific Section 314(a) search requests or other anti-terrorist financing and anti-money laundering matters. Communications sent by FinCEN to the bank for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate bank personnel for review. Any disclosure of customer records to law enforcement officers or FinCEN must be done in compliance with applicable law, including the Right to Financial Privacy Act (12 U.S.C. 3401 et seq.).

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

### Primary Contact

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Name (TEXT C437)

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Title (TEXT C438)

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E-mail Address (TEXT C439)

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

### Secondary Contact

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Name (TEXT C442)

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Title (TEXT C443)

---

E-mail Address (TEXT C444)

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

### Third Contact

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Name (TEXT C870)

---

Title (TEXT C871)

---

E-mail Address (TEXT C872)

---

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

### Fourth Contact

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Name (TEXT C875)

---

Title (TEXT C876)

---

E-mail Address (TEXT C877)

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



Schedule RI—Continued

	Year-to-date							
	RIAD	Bil	Mil	Thou				
Dollar Amounts in Thousands								
2. Interest expense (continued):								
d. Interest on subordinated notes and debentures .....	4200				2.d.			
e. Total interest expense (sum of items 2.a through 2.d) .....	4073				2.e.			
3. Net interest income (item 1.h minus 2.e) .....					4074			3.
4. Provision for loan and lease losses .....					4230			4.
5. Noninterest income:								
a. Income from fiduciary activities <sup>1</sup> .....	4070				5.a.			
b. Service charges on deposit accounts in domestic offices .....	4080				5.b.			
c. Trading revenue <sup>2</sup> .....	A220				5.c.			
d. (1) Fees and commissions from securities brokerage .....	C888				5.d.(1)			
(2) Investment banking, advisory, and underwriting fees and commissions .....	C888				5.d.(2)			
(3) Fees and commissions from annuity sales .....	C887				5.d.(3)			
(4) Underwriting income from insurance and reinsurance activities .....	C386				5.d.(4)			
(5) Income from other insurance activities .....	C387				5.d.(5)			
e. Venture capital revenue .....	B491				5.e.			
f. Net servicing fees .....	B492				5.f.			
g. Net securitization income .....	B493				5.g.			
h. Not applicable								
i. Net gains (losses) on sales of loans and leases .....	5416				5.i.			
j. Net gains (losses) on sales of other real estate owned .....	5415				5.j.			
k. Net gains (losses) on sales of other assets (excluding securities) .....	B496				5.k.			
l. Other noninterest income* .....	B497				5.l.			
m. Total noninterest income (sum of items 5.a through 5.l) .....					4079			5.m.
6. a. Realized gains (losses) on held-to-maturity securities .....					3521			6.a.
b. Realized gains (losses) on available-for-sale securities .....					3196			6.b.
7. Noninterest expense:								
a. Salaries and employee benefits .....	4135				7.a.			
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	4217				7.b.			
c. (1) Goodwill impairment losses .....	C216				7.c.(1)			
(2) Amortization expense and impairment losses for other intangible assets .....	C232				7.c.(2)			
d. Other noninterest expense* .....	4092				7.d.			
e. Total noninterest expense (sum of items 7.a through 7.d) .....					4093			7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) .....					4301			8.
9. Applicable income taxes (on item 8) .....					4302			9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....					4300			10.
11. Extraordinary items and other adjustments, net of income taxes* .....					4320			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) .....					G104			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) .....					G103			13.
14. Net income (loss) attributable to bank (item 12 minus item 13) .....					4340			14.

\* Describe on Schedule RI-E—Explanations

<sup>1</sup> 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.

<sup>2</sup> 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.

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

	Year-to-date					
	RIAD	Bil	Mil	Thou		
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes .....	4513				M.1.	
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></b>						
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) .....	8431				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) .....	4313				M.3.	
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) .....	4507				M.4.	
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	4150	Number			M.5.	
6. Not applicable						
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition <sup>2</sup> .....	RIAD	CC	YY	MM	DD	M.7.
	9106					

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.):

	Year-to-date				
	RIAD	Bil	Mil	Thou	
a. Interest rate exposures .....	8757				M.8.a.
b. Foreign exchange exposures .....	8758				M.8.b.
c. Equity security and index exposures .....	8759				M.8.c.
d. Commodity and other exposures .....	8760				M.8.d.
e. Credit exposures .....	F186				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 .....	C889				M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading .....	C890				M.9.b.
10. Credit losses on derivatives (see instructions) .....	A251				M.10.

	RIAD	Yes	No	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	A530			M.11.

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.

	Year-to-date				
	RIAD	Bil	Mil	Thou	
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)(1)) .....	F228				M.12.

Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.

	Year-to-date				
	RIAD	Bil	Mil	Thou	
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 .....	F551				M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk .....	F552				M.13.a.(1)
b. Net gains (losses) on liabilities .....	F553				M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	F554				M.13.b.(1)

INSERT A

<sup>1</sup> The \$1 billion asset size test is generally based on the total assets reported in the June 30, 200<sup>9</sup>, Report of Condition.

<sup>2</sup> For example, a bank acquired on March 1, 2008, would report 20080301.

**INSERT A – FFIEC 031**

14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale securities:
- a. Total other-than-temporary impairment losses
  - b. Portion of losses recognized in other comprehensive income (before income taxes) .....
  - c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) .....

Year-to-date			
RIAD	Bil	Mil	Thou
XXXX			
XXXX			
XXXX			

# DRAFT

## Schedule RI-A—Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217				1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles* .....	B507				2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	B508				3.
4. Net income (loss) <b>attributable to bank</b> (must equal Schedule RI, item 14) .....	4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509				5.
6. Treasury stock transactions, net .....	B510				6.
7. Changes incident to business combinations, net .....	4356				7.
8. LESS: Cash dividends declared on preferred stock.....	4470				8.
9. LESS: Cash dividends declared on common stock .....	4460				9.
10. Other comprehensive income <sup>1</sup> .....	B511				10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) .....	4415				11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210				12.

\* Describe on Schedule RI-E—Explanations.

<sup>1</sup> 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 RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

### Part I. Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs <sup>1</sup>				(Column B) Recoveries					
	Calendar year-to-date									
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou		
Dollar Amounts in Thousands										
1. Loans secured by real estate:										
a. Construction, land development, and other land loans in domestic offices:										
(1) 1–4 family residential construction loans .....	C891				C892					1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893				C894					1.a.(2)
b. Secured by farmland in domestic offices .....	3584				3585					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.....	5411				5412					1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:										
(a) Secured by first liens .....	C234				C217					1.c.(2)(a)
(b) Secured by junior liens .....	C235				C218					1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	3588				3589					1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:										
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	C895				C896					1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	C897				C898					1.e.(2)
f. In foreign offices .....	B512				B513					1.f.
2. Loans to depository institutions and acceptances of other banks:										
a. To U.S. banks and other U.S. depository institutions.....	4653				4663					2.a.
b. To foreign banks .....	4654				4664					2.b.
3. Loans to finance agricultural production and other loans to farmers .....	4655				4665					3.

<sup>1</sup> Include write-downs arising from transfers of loans to a held-for-sale account.

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs <sup>1</sup>				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile).....	4645				4617				4.a.
b. To non-U.S. addressees (domicile).....	4646				4618				4.b.
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards .....	B514				B515				5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B516				B517				5.b.
6. Loans to foreign governments and official institutions .....	4643				4627				6.
7. All other loans .....	4644				4628				7.
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures.....	F185				F187				8.a.
b. All other leases .....	C880				F188				8.b.
9. Total (sum of items 1 through 8).....	4635				4605				9.

Memoranda

	(Column A) Charge-offs <sup>1</sup>				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above .....	5409				5410				M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652				4662				M.2.
3. Not applicable									
<p><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></p>									
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) .....					C388				M.4.

<sup>1</sup> Include write-downs arising from transfers of loans to a held-for-sale account.

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522				1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605				2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079				3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523				4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230				5.
6. Adjustments* (see instructions for this schedule).....	C233				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).....	3123				7.

\* Describe on Schedule RI-E—Explanations.

Memoranda

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	C435				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.....	C389				M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390				M.3.
<b>Memorandum item 4 is to be completed by all banks.</b>					
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above).....	C781				M.4.

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.

	Year-to-date				
	RIAD	Bil	Mil	Thou	
1. Total interest income in foreign offices.....	C899				1.
2. Total interest expense in foreign offices.....	C900				2.
3. Provision for loan and lease losses in foreign offices.....	C901				3.
4. Noninterest income in foreign offices:					
a. Trading revenue.....	C902				4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	C903				4.b.
c. Net securitization income.....	C904				4.c.
d. Other noninterest income.....	C905				4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....	C906				5.
6. Total noninterest expense in foreign offices.....	C907				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.....	C908				7.
8. Applicable income taxes (on items 1 through 7).....	C909				8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....	C910				9.
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9).....	C911				10.
11. Internal allocations of income and expense applicable to foreign offices.....	Not applicable				11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913				12.
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12).....	C914				13.

and

## 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.)

		Year-to-date				
		RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands						
<b>1. Other noninterest income (from Schedule RI, item 5.I)</b>						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:						
a.	Income and fees from the printing and sale of checks .....	C013				1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance .....	C014				1.b.
c.	Income and fees from automated teller machines (ATMs) .....	C016				1.c.
d.	Rent and other income from other real estate owned .....	4042				1.d.
e.	Safe deposit box rent .....	C015				1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option ....	F229				1.f.
g.	Bank card and credit card interchange fees .....	F555				1.g.
h.	Gains on bargain purchases .....	J447				1.h.
i.	<input type="text" value="TEXT 4461"/>	4461				1.i.
j.	<input type="text" value="TEXT 4462"/>	4462				1.j.
k.	<input type="text" value="TEXT 4463"/>	4463				1.k.
<b>2. Other noninterest expense (from Schedule RI, item 7.d)</b>						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
a.	Data processing expenses .....	C017				2.a.
b.	Advertising and marketing expenses .....	0497				2.b.
c.	Directors' fees .....	4136				2.c.
d.	Printing, stationery, and supplies .....	C018				2.d.
e.	Postage .....	8403				2.e.
f.	Legal fees and expenses .....	4141				2.f.
g.	FDIC deposit insurance assessments .....	4146				2.g.
h.	Accounting and auditing expenses .....	F556				2.h.
i.	Consulting and advisory expenses .....	F557				2.i.
j.	Automated teller machine (ATM) and interchange expenses .....	F558				2.j.
k.	Telecommunications expenses .....	F559				2.k.
l.	<input type="text" value="TEXT 4464"/>	4464				2.l.
m.	<input type="text" value="TEXT 4467"/>	4467				2.m.
n.	<input type="text" value="TEXT 4468"/>	4468				2.n.
<b>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):</b>						
a.	(1) <input type="text" value="TEXT 4469"/>	4469				3.a.(1)
	(2) Applicable income tax effect .....	4486				3.a.(2)
b.	(1) <input type="text" value="TEXT 4467"/>	4487				3.b.(1)
	(2) Applicable income tax effect .....	4488				3.b.(2)
c.	(1) <input type="text" value="TEXT 4489"/>	4489				3.c.(1)
	(2) Applicable income tax effect .....	4491				3.c.(2)

## Schedule RI-E—Continued

Dollar Amounts in Thousands

Year-to-date			
RIAD	Bil	Mil	Thou
[REDACTED]			
6804	8526		
B527			
[REDACTED]			
4498			
4499			
[REDACTED]			
4521			
4522			

4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):

a. ~~Cumulative effect of the initial application of FSP FAS 115-2 on other than temporary impairment~~.....

b. TEXT  
B527

4.a.  
4.b.

5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):

a. TEXT  
4498

b. TEXT  
4499

5.a.  
5.b.

6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):

a. TEXT  
4521

b. TEXT  
4522

6.a.  
6.b.

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

Comments?.....

RIAD	Yes	[REDACTED]	No
4769			

7.

Other explanations (please type or print clearly):  
(TEXT 4769)

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for ~~December 31, 2009~~ March 31, 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

	RCFD	Trl	Bl	Mill	Thou	
<b>ASSETS</b>						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin <sup>1</sup> .....	0081					1.a.
b. Interest-bearing balances <sup>2</sup> .....	0071					1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A) .....	1754					2.a.
b. Available-for-sale securities (from Schedule RC-B, column D) .....	1773					2.b.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices .....	RCON	B987				3.a.
b. Securities purchased under agreements to resell <sup>3</sup> .....	RCFD	B989				3.b.
4. Loans and lease financing receivables (from Schedule RC-C):		RCFD				
a. Loans and leases held for sale .....		5369				4.a.
b. Loans and leases, net of unearned income .....	B528					4.b.
c. LESS: Allowance for loan and lease losses .....	3123					4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c) .....	B529					4.d.
5. Trading assets (from Schedule RC-D) .....	3545					5.
6. Premises and fixed assets (including capitalized leases) .....	2145					6.
7. Other real estate owned (from Schedule RC-M) .....	2150					7.
8. Investments in unconsolidated subsidiaries and associated companies .....	2130					8.
9. Direct and indirect investments in real estate ventures .....	3656					9.
10. Intangible assets:						
a. Goodwill .....	3163					10.a.
b. Other intangible assets (from Schedule RC-M) .....	0426					10.b.
11. Other assets (from Schedule RC-F) .....	2160					11.
12. Total assets (sum of items 1 through 11) .....	2170					12.

<sup>1</sup> Includes cash items in process of collection and unposted debits.

<sup>2</sup> Includes time certificates of deposit not held for trading.

<sup>3</sup> Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Thousands

	RCON	Tril	Bil	Mill	Thou	
<b>LIABILITIES</b>						
<b>13. Deposits:</b>						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	2200					13.a
(1) Noninterest-bearing <sup>1</sup> .....	RCON 6631					13.a.(1)
(2) Interest-bearing.....	RCON 6636					13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN 2200					13.b.
(1) Noninterest-bearing.....	RCFN 6631					13.b.(1)
(2) Interest-bearing.....	RCFN 6636					13.b.(2)
<b>14. Federal funds purchased and securities sold under agreements to repurchase:</b>						
a. Federal funds purchased in domestic offices <sup>2</sup> .....	RCON B993					14.a.
b. Securities sold under agreements to repurchase <sup>3</sup> .....	RCFD B995					14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD 3548					15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCFD 3190					16.
17. and 18. Not applicable						
19. Subordinated notes and debentures <sup>4</sup> .....	3200					19.
20. Other liabilities (from Schedule RC-G).....	2930					20.
21. Total liabilities (sum of items 13 through 20).....	2948					21.
22. Not applicable						
<b>EQUITY CAPITAL</b>						
<b>Bank Equity Capital</b>						
23. Perpetual preferred stock and related surplus.....	3838					23.
24. Common stock.....	3230					24.
25. Surplus (exclude all surplus related to preferred stock).....	3839					25.
26. a. Retained earnings.....	3632					26.a.
b. Accumulated other comprehensive income <sup>5</sup> .....	B530					26.b.
c. Other equity capital components <sup>6</sup> .....	A130					26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210					27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000					27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105					28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300					29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during ~~2000~~ 2009.....

RCFD	Number
6724	

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

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date.....

RCON	MM	DD
8678		

M.2.

<sup>1</sup> Includes total demand deposits and noninterest-bearing time and savings deposits.  
<sup>2</sup> Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."  
<sup>3</sup> Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.  
<sup>4</sup> Includes limited-life preferred stock and related surplus.  
<sup>5</sup> 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.  
<sup>6</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022								1.
a. Cash items in process of collection and unposted debits.....					0020				1.a.
b. Currency and coin.....					0080				1.b.
2. Balances due from depository institutions in the U.S.....					0082				2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	0083								2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	0085								2.b.
3. Balances due from banks in foreign countries and foreign central banks....					0070				3.
a. Foreign branches of other U.S. banks.....	0073								3.a.
b. Other banks in foreign countries and foreign central banks.....	0074								3.b.
4. Balances due from Federal Reserve Banks.....	0090				0090				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).....	0010				0010				5.

Schedule RC-B—Securities

Exclude assets held for trading.

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

<sup>1</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

<sup>2</sup> 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	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
<b>4. Mortgage-backed securities (MBS):</b>																	
<b>a. Residential mortgage pass-through securities:</b>																	
(1) Guaranteed by GNMA .....	G300				G301				G302				G303				4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304				G305				G306				G307				4.a.(2)
(3) Other pass-through securities.	G308				G309				G310				G311				4.a.(3)
<b>b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):</b>																	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.	G312				G313				G314				G315				4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....	G316				G317				G318				G319				4.b.(2)
(3) All other residential MBS....	G320				G321				G322				G323				4.b.(3)
<b>c. Commercial MBS:</b>																	
(1) Commercial mortgage pass-through securities .....	G324				G325				G326				G327				4.c.(1)
(2) Other commercial MBS.	G328				G329				G330				G331				4.c.(2)
<b>5. Asset-backed securities and structured financial products:</b>																	
<b>a. Asset-backed securities (ABS).....</b>	C026				C988				C989				C027				5.a.
<b>b. Structured financial products:</b>																	
(1) Cash .....	G336				G337				G338				G339				5.b.(1)
(2) Synthetic.....	G340				G341				G342				G343				5.b.(2)
(3) Hybrid.....	G344				G345				G346				G347				5.b.(3)
<b>6. Other debt securities:</b>																	
<b>a. Other domestic debt securities .....</b>	1737				1738				1739				1741				6.a.
<b>b. Foreign debt securities .....</b>	1742				1743				1744				1746				6.b.

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>1</sup> .....									A510				A511				7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	1754				1771				1772				1773				8.

<sup>1</sup> Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Memoranda

	Dollar Amounts in Thousands				
	RCFD	Bil	Mil	Thou	
1. Pledged securities <sup>1</sup> .....	0416				M.1.
2. Maturity and repricing data for debt securities <sup>1, 2</sup> (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>3, 4</sup>					
(1) Three months or less.....	A549				M.2.a.(1)
(2) Over three months through 12 months.....	A550				M.2.a.(2)
(3) Over one year through three years.....	A551				M.2.a.(3)
(4) Over three years through five years.....	A552				M.2.a.(4)
(5) Over five years through 15 years.....	A553				M.2.a.(5)
(6) Over 15 years.....	A554				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: <sup>3, 5</sup>					
(1) Three months or less.....	A555				M.2.b.(1)
(2) Over three months through 12 months.....	A556				M.2.b.(2)
(3) Over one year through three years.....	A557				M.2.b.(3)
(4) Over three years through five years.....	A558				M.2.b.(4)
(5) Over five years through 15 years.....	A559				M.2.b.(5)
(6) Over 15 years.....	A560				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: <sup>6</sup>					
(1) Three years or less.....	A561				M.2.c.(1)
(2) Over three years.....	A562				M.2.c.(2)

<sup>1</sup> Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

<sup>2</sup> Exclude investments in mutual funds and other equity securities with readily determinable fair values.

<sup>3</sup> Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

<sup>4</sup> 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.

<sup>5</sup> 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.

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

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCFD	Bil	Mill	Thou	
2. d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248				M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) ...	1778				M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost.....	8782				M.4.a.
b. Fair value.....	8783				M.4.b.

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCFD	Bil	Mill	Thou	RCFD	Bil	Mill	Thou	RCFD	Bil	Mill	Thou	RCFD	Bil	Mill	Thou	
<b>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></b>																	
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 .....	B838				B839				B840				B841				M.5.a.
b. Home equity lines.....	B842				B843				B844				B845				M.5.b.
c. Automobile loans.....	B846				B847				B848				B849				M.5.c.
d. Other consumer loans..	B850				B851				B852				B853				M.5.d.
e. Commercial and industrial loans .....	B854				B855				B856				B857				M.5.e.
f. Other .....	B858				B859				B860				B861				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.	G348				G349				G350				G351				M.6.a.
b. Trust preferred securities issued by real estate investment trusts .....	G352				G353				G354				G355				M.6.b.
c. Corporate and similar loans .....	G356				G357				G358				G359				M.6.c.

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

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
6. d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)...	G360				G361				G362				G363				M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.	G364				G365				G366				G367				M.6.e.
f. Diversified (mixed) pools of structured financial products ....	G368				G369				G370				G371				M.6.f.
g. Other collateral or reference assets .....	G372				G373				G374				G375				M.6.g.

## 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 fair value, (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				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
	1. Loans secured by real estate.....								
1410									1.
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans.....									
					F158				1.a.(1)
(2) Other construction loans and all land development and other land loans.....									
					F159				1.a.(2)
b. Secured by farmland (including farm residential and other improvements).....									
					1420				1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....									
					1797				1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens.....									
					5367				1.c.(2)(a)
(b) Secured by junior liens.....									
					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....									
					1460				1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....									
					F160				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....									
					F161				1.e.(2)
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S.....									
					B531				2.a.
(1) To U.S. branches and agencies of foreign banks.....									
	B532								2.a.(1)
(2) To other commercial banks in the U.S.....									
	B533								2.a.(2)
b. To other depository institutions in the U.S.....									
	B534				B534				2.b.
c. To banks in foreign countries.....									
					B535				2.c.
(1) To foreign branches of other U.S. banks.....									
	B536								2.c.(1)
(2) To other banks in foreign countries.....									
	B537								2.c.(2)
3. Loans to finance agricultural production and other loans to farmers.....									
	1590				1590				3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile).....									
	1763				1763				4.a.
b. To non-U.S. addressees (domicile).....									
	1764				1764				4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards.....									
	B538				B538				6.a.
b. Other revolving credit plans.....									
	B539				B539				6.b.
c. Other consumer loans (includes single payment, installment, and all student loans).....									
	2011				2011				6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....									
	2081				2081				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....									
	2107				2107				8.
9. Other loans.....									
	1563								9.
a. Loans for purchasing or carrying securities (secured and unsecured).....									
					1545				9.a.
b. All other loans (exclude consumer loans).....									
					1564				9.b.

Replace with INSERT B

**INSERT B – FFIEC 031**

- 9. Loans to nondepository financial institutions and other loans .....
- a. Loans to nondepository financial institutions .....
- b. Other loans:
  - (1) Loans for purchasing or carrying securities (secured and unsecured) .....
  - (2) All other loans (exclude consumer loans) .....

1563				
			XXXX	
			1545	
			XXXX	

Schedule RC-C—Continued

Part I. Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
10. Lease financing receivables (net of unearned income).....					2165				10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	F162								10.a.
b. All other leases.....	F163								10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above .....	2123				2123				11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b) .....	2122				2122				12.

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands					
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.....	F576				M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	RCFD 1616				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), column B) with a remaining maturity or next repricing date of: <sup>1,2</sup>	RCON				
(1) Three months or less .....	A564				M.2.a.(1)
(2) Over three months through 12 months .....	A565				M.2.a.(2)
(3) Over one year through three years .....	A566				M.2.a.(3)
(4) Over three years through five years.....	A567				M.2.a.(4)
(5) Over five years through 15 years.....	A568				M.2.a.(5)
(6) Over 15 years .....	A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>1,3</sup>	RCFD				
(1) Three months or less .....	A570				M.2.b.(1)
(2) Over three months through 12 months .....	A571				M.2.b.(2)
(3) Over one year through three years .....	A572				M.2.b.(3)
(4) Over three years through five years.....	A573				M.2.b.(4)
(5) Over five years through 15 years.....	A574				M.2.b.(5)
(6) Over 15 years .....	A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) .....	A247				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 <sup>4</sup> .....	2746				M.3.

<sup>1</sup> Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCON	Bil	Mil	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) .....	5370				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) .....	RCFD B837				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, column A .....	C391				M.6.
<b>Memorandum item 7 is to be completed by all banks.</b>					
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance .....	C779				M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 .....	C780				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)) .....	RCON F230				M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties .....	F231				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 .....	F232				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)) .....	F577				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				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):									
a. Loans secured by real estate .....	F608								M.10.a.
(1) Construction, land development, and other land loans .....					F578				M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....					F579				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 .....					F580				M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(1) Secured by first liens .....					F581				M.10.a.(3)(b)(1)
(2) Secured by junior liens .....					F582				M.10.a.(3)(b)(2)

Schedule RC-C—Continued

Part I. Continued

Dollar Amounts in Thousands

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. a. (4) Secured by multifamily (5 or more) residential properties.....					F583				M.10.a.(4)
(5) Secured by nonfarm nonresidential properties .....					F584				M.10.a.(5)
b. Commercial and industrial loans .....	F585				F585				M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F586				F586				M.10.c.(1)
(2) Other revolving credit plans .....	F587				F587				M.10.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F588				F588				M.10.c.(3)
d. Other loans.....	F589				F589				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 .....	F609								M.11.a.
(1) Construction, land development, and other land loans.....					F590				M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....					F591				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.....					F592				M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(1) Secured by first liens .....					F593				M.11.a.(3)(b)(1)
(2) Secured by junior liens .....					F594				M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....					F595				M.11.a.(4)
(5) Secured by nonfarm nonresidential properties .....					F596				M.11.a.(5)
b. Commercial and industrial loans .....	F597				F597				M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F598				F598				M.11.c.(1)
(2) Other revolving credit plans .....	F599				F599				M.11.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F600				F600				M.11.c.(3)
d. Other loans.....	F601				F601				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					
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:														
a. Loans secured by real estate .....	G091				G092				G093					M.12.a.
b. Commercial and industrial loans.....	G094				G095				G096					M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097				G098				G099					M.12.c.
d. All other loans and all leases .....	G100				G101				G102					M.12.d.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCN	Bil	Mil	Thou	
<b>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a., column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2008. 2009.</b>					
<b>13. Construction, land development, and other land loans in domestic offices with interest reserves:</b>					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	G376				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)).....	RIAD G377				M.13.b.
<b>Memorandum item 14 is to be completed by all banks.</b>					
14. Pledged loans and leases.....	RCFD G378				M.14.

INSERT C

**INSERT C – FFIEC 031**

**Memorandum item 15 is to be completed for the December report only.**

- 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 .....
    - (2) Proprietary reverse mortgages .....
  - 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 .....
    - (2) Proprietary reverse mortgages .....
  - c. Principal amount of reverse mortgage originations that have been sold during the year:
    - (1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....
    - (2) Proprietary reverse mortgages .....

RCON	Bil	Mil	Thou
XXXX			
XXXX			
	Number		
XXXX			
XXXX			
	Bil	Mil	Thou
XXXX			
XXXX			

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of ~~June 30~~ <sup>the report date</sup> 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

- 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, place an "X" in the box marked "NO.")

RCON	Yes	No
6999		

1.

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

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

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

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

Number of Loans	
RCON	
5562	
5563	

2.a.

2.b.

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

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

Schedule RC-C—Continued

Part II. Continued

**Agricultural Loans to Small Farms**

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

RCON	Yes	No
6860		

5.

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

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

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

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

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

Number of Loans	
RCON	
5576	
5577	

6.a.

6.b.

Dollar Amounts in Thousands

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
- b. With original amounts of more than \$100,000 through \$250,000
- c. With original amounts of more than \$250,000 through \$500,000

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
- b. With original amounts of more than \$100,000 through \$250,000
- c. With original amounts of more than \$250,000 through \$500,000

(Column A) Number of Loans	(Column B) Amount Currently Outstanding			
	RCON	Bil	Mil	Thou
5578	5579			
5580	5581			
5582	5583			
5584	5585			
5586	5587			
5588	5589			

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

Schedule RC-D—Trading Assets and Liabilities

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

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
<b>ASSETS</b>									
1. U.S. Treasury securities .....	3531				3531				1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532				3532				2.
3. Securities issued by states and political subdivisions in the U.S. ....	3533				3533				3.
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	G379				G379				4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	G380				G380				4.b.
c. All other residential MBS.....	G381				G381				4.c.
d. Commercial MBS.....	G382				G382				4.d.
5. Other debt securities									
a. Structured financial products:									
(1) Cash .....	G383				G383				5.a.(1)
(2) Synthetic.....	G384				G384				5.a.(2)
(3) Hybrid.....	G385				G385				5.a.(3)
b. All other debt securities .....	G386				G386				5.b.
6. Loans:									
a. Loans secured by real estate .....	F610								6.a.
(1) Construction, land development, and other land loans.....					F604				6.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....					F605				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.....					F606				6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:									
(1) Secured by first liens.....					F607				6.a.(3)(b)(1)
(2) Secured by junior liens.....					F611				6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....					F612				6.a.(4)
(5) Secured by nonfarm nonresidential properties .....					F613				6.a.(5)
b. Commercial and industrial loans .....	F614				F614				6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F615				F615				6.c.(1)
(2) Other revolving credit plans .....	F616				F616				6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F617				F617				6.c.(3)
d. Other loans .....	F618				F618				6.d.
7.-8. Not applicable									
9. Other trading assets.....	3541				3541				9.
10. Not applicable									
11. Derivatives with a positive fair value .....	3543				3543				11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5) .....	3545				3545				12.

Schedule RC-D—Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
<b>LIABILITIES</b>									
13. a. Liability for short positions.....	3546				3546				13. a.
b. Other trading liabilities.....	F624				F624				13. b.
14. Derivatives with a negative fair value .....	3547				3547				14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15) .....	3548				3548				15.

Memoranda

	Dollar Amounts in Thousands								
	RCFD	Bil	Mil	Thou			RCON	Bil	Mil
Dollar Amounts in Thousands									
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 .....	F790								M.1.a.
(1) Construction, land development, and other land loans.....					F625				M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....					F626				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.....					F627				M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:									
(1) Secured by first liens.....					F628				M.1.a.(3)(b)(1)
(2) Secured by junior liens.....					F629				M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....					F630				M.1.a.(4)
(5) Secured by nonfarm nonresidential properties .....					F631				M.1.a.(5)
b. Commercial and industrial loans .....	F632				F632				M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F633				F633				M.1.c.(1)
(2) Other revolving credit plans .....	F634				F634				M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F635				F635				M.1.c.(3)
d. Other loans.....	F636				F636				M.1.d.
2. Loans measured at fair value that are past due 90 days or more:									
a. Fair value .....	F639				F639				M.2.a.
b. Unpaid principal balance.....	F640				F640				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 .....	G299				G299				M.3.a.
b. Trust preferred securities issued by real estate investment trusts .....	G332				G332				M.3.b.
c. Corporate and similar loans.....	G333				G333				M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334				G334				M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	G335				G335				M.3.e.
f. Diversified (mixed) pools of structured financial products .....	G651				G651				M.3.f.
g. Other collateral or reference assets .....	G652				G652				M.3.g.
4. Pledged trading assets:									
a. Pledged securities.....	G387				G387				M.4.a.
b. Pledged loans .....	G388				G388				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					
		RCFD	Bil	Mil	Thou		
<b>5. Asset-backed securities:</b>							
a.	Credit card receivables.....	F643				M.5.a.	
b.	Home equity lines.....	F644				M.5.b.	
c.	Automobile loans.....	F645				M.5.c.	
d.	Other consumer loans.....	F646				M.5.d.	
e.	Commercial and industrial loans.....	F647				M.5.e.	
f.	Other.....	F648				M.5.f.	
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....		F651				M.6.	
<b>7. Equity securities:</b>							
a.	Readily determinable fair values.....	F652				M.7.a.	
b.	Other.....	F653				M.7.b.	
8. Loans pending securitization.....		F654				M.8.	
<b>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):</b>							
a.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: center;">TEXT F655</td></tr></table> .....	TEXT F655	F655				M.9.a.
TEXT F655							
b.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: center;">TEXT F656</td></tr></table> .....	TEXT F656	F656				M.9.b.
TEXT F656							
c.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: center;">TEXT F657</td></tr></table> .....	TEXT F657	F657				M.9.c.
TEXT F657							
<b>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):</b>							
a.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: center;">TEXT F658</td></tr></table> .....	TEXT F658	F658				M.10.a.
TEXT F658							
b.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: center;">TEXT F659</td></tr></table> .....	TEXT F659	F659				M.10.b.
TEXT F659							
c.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: center;">TEXT F660</td></tr></table> .....	TEXT F660	F660				M.10.c.
TEXT F660							

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

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

→ Replace with INSERT D

Memoranda	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835				M.1.a.
b. Total brokered deposits.....	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): <sup>1</sup>					
(1) Brokered deposits issued in denominations of less than \$100,000.....	2343				M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts.....	2344				M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs).....	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	0352				M.2.a.(2)
b. Total time deposits of less than \$100,000.....	6648				M.2.b.
c. Total time deposits of \$100,000 or more.....	2604				M.2.c.
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above.....	F239				M.2.c.(1)

→ Replace with INSERT E

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

**INSERT D – FFIEC 031**

- c. Fully insured brokered deposits (included in Memorandum item 1.b above):<sup>1</sup>
  - (1) Brokered deposits of less than \$100,000 .....
  - (2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts .....

2343			
XXXX			

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

**INSERT E – FFIEC 031**

- c. Total time deposits of \$100,000 through \$250,000 .....
- d. Total time deposits of more than \$250,000 .....
- e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above .....

XXXX			
XXXX			
F233			

Schedule RC-E—Continued

Part I. Continued

Memoranda—Continued

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
<b>3. Maturity and repricing data for time deposits of less than \$100,000:</b>						
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: <sup>1, 2</sup>						
(1)	Three months or less .....	A579				M.3.a.(1)
(2)	Over three months through 12 months .....	A580				M.3.a.(2)
(3)	Over one year through three years .....	A581				M.3.a.(3)
(4)	Over three years .....	A582				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) <sup>3</sup> .....						
		A241				M.3.b.
<b>4. Maturity and repricing data for time deposits of \$100,000 or more:</b>						
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: <sup>1, 4</sup>						
(1)	Three months or less .....	A584				M.4.a.(1)
(2)	Over three months through 12 months .....	A585				M.4.a.(2)
(3)	Over one year through three years .....	A586				M.4.a.(3)
(4)	Over three years .....	A587				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) <sup>3</sup> .....						
		A242				M.4.b.

<sup>1</sup> Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

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

<sup>3</sup> 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.

<sup>4</sup> Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item <sup>sum of</sup> 2.c<sub>A</sub> and <sup>s</sup> 2.d.

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

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

Memorandum

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

Schedule RC-F—Other Assets

				Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable <sup>1</sup>				B556				1.
2.	Net deferred tax assets <sup>2</sup>				2148				2.
3.	Interest-only strips receivable (not in the form of a security) <sup>3</sup> on:								
	a. Mortgage loans				A519				3.a.
	b. Other financial assets				A520				3.b.
4.	Equity securities that DO NOT have readily determinable fair values <sup>4</sup>				1752				4.
5.	Life insurance assets				C009				5.
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				2168				6.
	a. Prepaid expenses (excluding prepaid assessments)	2166							6.a.
	b. Repossessed personal property (including vehicles)	1578							6.b.
	c. Derivatives with a positive fair value held for purposes other than trading				C010				6.c.
	d. Retained interests in accrued interest receivable related to securitized credit cards	C436							6.d.
	e. FDIC loss-sharing indemnification assets	J448							6.e.
	f. Prepaid deposit insurance assessments	J449							6.f.
	g. <small>TEXT 3549</small>	3549							6.g.
	h. <small>TEXT 3550</small>	3550							6.h.
	i. <small>TEXT 3551</small>	3551							6.i.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)				2160				7.

Schedule RC-G—Other Liabilities

				Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1.	a. Interest accrued and unpaid on deposits in domestic offices <sup>5</sup>				3645				1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)				RCFD				1.b.
2.	Net deferred tax liabilities <sup>2</sup>				3646				2.
3.	Allowance for credit losses on off-balance sheet credit exposures				3049				3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				B557				4.
	a. Accounts payable	3066							4.a.
	b. Deferred compensation liabilities	C011							4.b.
	c. Dividends declared but not yet payable	2932							4.c.
	d. Derivatives with a negative fair value held for purposes other than trading				C012				4.d.
	e. <small>TEXT 3592</small>	3552							4.e.
	f. <small>TEXT 3553</small>	3553							4.f.
	g. <small>TEXT 3554</small>	3554							4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				2930				5.

<sup>1</sup> Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

<sup>2</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>3</sup> 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.

<sup>4</sup> Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

<sup>5</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

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

	Domestic Offices			
	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands				
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....	B989			
4. Securities sold under agreements to repurchase.....	B995			
5. Other borrowed money .....	3190			
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs .....	2163			
<i>OR</i>				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs .....	2941			
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) .....	2192			
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) .....	3129			

	(Column A) Amortized Cost of Held-to-Maturity Securities				(Column B) Fair Value of Available-for-Sale Securities			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
10. U.S. Treasury securities.....	0211				1287			
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492				8495			
12. Securities issued by states and political subdivisions in the U.S.....	8496				8499			
13. Mortgage-backed securities (MBS):								
a. Mortgage pass-through securities:								
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389				G390			
(2) Other mortgage pass-through securities.....	1709				1713			
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):								
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G393				G394			
(2) All other mortgage-backed securities.....	1733				1736			
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397				G398			
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399				G400			
16. Investments in mutual funds and other equity securities with readily determinable fair values.....					A511			
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	1754				1773			

	RCON	Bil	Mil	Thou
18. Equity securities that do not have readily determinable fair values .....	1752			

Schedule RC-I—Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.

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

Schedule RC-K—Quarterly Averages<sup>1</sup>

		Dollar Amounts in Thousands					
		RCFD	Tril	Bil	Mil	Thou	
<b>ASSETS</b>							
1.	Interest-bearing balances due from depository institutions.....	3381					1.
2.	U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> (excluding mortgage-backed securities).....	B558					2.
3.	Mortgage-backed securities <sup>2</sup> .....	B559					3.
4.	All other securities <sup>2, 3</sup> (includes securities issued by states and political subdivisions in the U.S.).....	B580					4.
5.	Federal funds sold and securities purchased under agreements to resell.....	3365					5.
6.	Loans:						
	a. Loans in domestic offices:	RCFN					
	(1) Total loans.....	3360					6.a.(1)
	(2) Loans secured by real estate:						
	(a) Loans secured by 1–4 family residential properties.....	3465					6.a.(2)(a)
	(b) All other loans secured by real estate.....	3466					6.a.(2)(b)
	(3) Loans to finance agricultural production and other loans to farmers.....	3386					6.a.(3)
	(4) Commercial and industrial loans.....	3387					6.a.(4)
	(5) Loans to individuals for household, family, and other personal expenditures:						
	(a) Credit cards.....	B561					6.a.(5)(a)
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B562					6.a.(5)(b)
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN 3360					6.b.
7.	Trading assets.....	RCFD 3401					7.
8.	Lease financing receivables (net of unearned income).....	RCFD 3484					8.
9.	Total assets <sup>4</sup> .....	RCFD 3368					9.
<b>LIABILITIES</b>							
10.	Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	3485					10.
11.	Nontransaction accounts in domestic offices:						
	a. Savings deposits (includes MMDAs).....	B563					11.a
	b. Time deposits of \$100,000 or more.....	A514					11.b
	c. Time deposits of less than \$100,000.....	A529					11.c
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN 3404					12.
13.	Federal funds purchased and securities sold under agreements to repurchase.....	RCFD 3353					13.
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD 3355					14.

<sup>1</sup> 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).

<sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost.

<sup>3</sup> Quarterly averages for all equity securities should be based on historical cost.

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

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

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

Replace with INSERT F

Dollar Amounts in Thousands				RCFD	Bil	Mil	Thou																																																																																																																																																																																																																																												
<b>1. Unused commitments:</b>																																																																																																																																																																																																																																																			
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines				3814				1.a.																																																																																																																																																																																																																																											
b. Credit card lines				3815				1.b.																																																																																																																																																																																																																																											
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate:																																																																																																																																																																																																																																																			
(a) 1-4 family residential construction loan commitments				F164				1.c.(1)(a)																																																																																																																																																																																																																																											
(b) Commercial real estate, other construction loan, and land development loan commitments				F165				1.c.(1)(b)																																																																																																																																																																																																																																											
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate				6550				1.c.(2)																																																																																																																																																																																																																																											
d. Securities underwriting				3817				1.d.																																																																																																																																																																																																																																											
e. Other unused commitments				3818				1.e.																																																																																																																																																																																																																																											
<b>2. Financial standby letters of credit:</b>				3819				2.																																																																																																																																																																																																																																											
<b>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></b>																																																																																																																																																																																																																																																			
a. Amount of financial standby letters of credit conveyed to others				3820				2.a.																																																																																																																																																																																																																																											
<b>3. Performance standby letters of credit:</b>				3821				3.																																																																																																																																																																																																																																											
<b>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></b>																																																																																																																																																																																																																																																			
a. Amount of performance standby letters of credit conveyed to others				3822				3.a.																																																																																																																																																																																																																																											
4. Commercial and similar letters of credit				3411				4.																																																																																																																																																																																																																																											
5. Not applicable																																																																																																																																																																																																																																																			
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)				3433				6.																																																																																																																																																																																																																																											
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="4">(Column A)</th> <th colspan="4">(Column B)</th> <th></th> </tr> <tr> <th colspan="4">Sold Protection</th> <th colspan="4">Purchased Protection</th> <th></th> </tr> <tr> <th>RCFD</th> <th>Bil</th> <th>Mil</th> <th>Thou</th> <th>RCFD</th> <th>Bil</th> <th>Mil</th> <th>Thou</th> <th></th> </tr> </thead> <tbody> <tr> <td colspan="9"><b>7. Credit derivatives:</b></td> </tr> <tr> <td colspan="9">a. Notional amounts:</td> </tr> <tr> <td colspan="4">(1) Credit default swaps</td> <td>C968</td> <td></td> <td></td> <td></td> <td>C969</td> <td></td> <td></td> <td></td> <td></td> <td>7.a.(1)</td> </tr> <tr> <td colspan="4">(2) Total return swaps</td> <td>C970</td> <td></td> <td></td> <td></td> <td>C971</td> <td></td> <td></td> <td></td> <td></td> <td>7.a.(2)</td> </tr> <tr> <td colspan="4">(3) Credit options</td> <td>C972</td> <td></td> <td></td> <td></td> <td>C973</td> <td></td> <td></td> <td></td> <td></td> <td>7.a.(3)</td> </tr> <tr> <td colspan="4">(4) Other credit derivatives</td> <td>C974</td> <td></td> <td></td> <td></td> <td>C975</td> <td></td> <td></td> <td></td> <td></td> <td>7.a.(4)</td> </tr> <tr> <td colspan="9">b. Gross fair values:</td> </tr> <tr> <td colspan="4">(1) Gross positive fair value</td> <td>C219</td> <td></td> <td></td> <td></td> <td>C221</td> <td></td> <td></td> <td></td> <td></td> <td>7.b.(1)</td> </tr> <tr> <td colspan="4">(2) Gross negative fair value</td> <td>C220</td> <td></td> <td></td> <td></td> <td>C222</td> <td></td> <td></td> <td></td> <td></td> <td>7.b.(2)</td> </tr> <tr> <td colspan="9">c. Notational amounts by regulatory capital treatment:<sup>2</sup></td> </tr> <tr> <td colspan="9">(1) Positions covered under the Market Risk Rule:</td> </tr> <tr> <td colspan="4">(a) Sold protection</td> <td>G401</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>7.c.(1)(a)</td> </tr> <tr> <td colspan="4">(b) Purchased protection</td> <td>G402</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>7.c.(1)(b)</td> </tr> <tr> <td colspan="9">(2) All other positions:</td> </tr> <tr> <td colspan="4">(a) Sold protection</td> <td>G403</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>7.c.(2)(a)</td> </tr> <tr> <td colspan="4">(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes</td> <td>G404</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>7.c.(2)(b)</td> </tr> <tr> <td colspan="4">(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes</td> <td>G405</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>7.c.(2)(c)</td> </tr> </tbody> </table>									(Column A)				(Column B)					Sold Protection				Purchased Protection					RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		<b>7. Credit derivatives:</b>									a. Notional amounts:									(1) Credit default swaps				C968				C969					7.a.(1)	(2) Total return swaps				C970				C971					7.a.(2)	(3) Credit options				C972				C973					7.a.(3)	(4) Other credit derivatives				C974				C975					7.a.(4)	b. Gross fair values:									(1) Gross positive fair value				C219				C221					7.b.(1)	(2) Gross negative fair value				C220				C222					7.b.(2)	c. Notational amounts by regulatory capital treatment: <sup>2</sup>									(1) Positions covered under the Market Risk Rule:									(a) Sold protection				G401									7.c.(1)(a)	(b) Purchased protection				G402									7.c.(1)(b)	(2) All other positions:									(a) Sold protection				G403									7.c.(2)(a)	(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes				G404									7.c.(2)(b)	(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes				G405									7.c.(2)(c)
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<sup>1</sup>The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2008, Report of Condition.

<sup>2</sup>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.

**INSERT F – FFIEC 031**

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou
1. Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines .....		3814			
<b>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</b>					
(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) .....		RCON			
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) .....		XXXX			
b. Credit card lines .....		3815			
<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.<sup>1</sup> (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</b>					
(1) Unused consumer credit card lines .....		XXXX			
(2) Other unused credit card lines .....		XXXX			
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 .....		F164			
(b) Commercial real estate, other construction loan, and land development loan commitments .....		F165			
(2) NOT secured by real estate .....		6550			
d. Securities underwriting .....		3817			
e. Other unused commitments:					
(1) Commercial and industrial loans .....		XXXX			
(2) Loans to financial institutions .....		XXXX			
(3) All other unused commitments .....		XXXX			

<sup>1</sup> 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 RC-L—Continued

Dollar Amounts in Thousands															
Remaining Maturity of:															
(Column A) One Year or Less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years							
RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou				
<b>7. d. Notional amounts by remaining maturity:</b>															
<b>(1) Sold credit protection:<sup>1</sup></b>															
(a) Investment grade .....				G406				G407				G408			7.d.(1)(a)
(b) Subinvestment grade .....				G409				G410				G411			7.d.(1)(b)
<b>(2) Purchased credit protection:<sup>2</sup></b>															
(a) Investment grade .....				G412				G413				G414			7.d.(2)(a)
(b) Subinvestment grade .....				G415				G416				G417			7.d.(2)(b)
<b>8. Spot foreign exchange contracts.....</b>															
												8765			8.
<b>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").....</b>															
												3430			9.
a. Securities borrowed.....				3432										9.a.	
b. Commitments to purchase when-issued securities .....				3434										9.b.	
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf .....				C978										9.c.	
d. <small>TEXT 3555</small> .....				3555										9.d.	
e. <small>TEXT 3556</small> .....				3556										9.e.	
f. <small>TEXT 3557</small> .....				3557										9.f.	
<b>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") .....</b>															
												5591			10.
a. Commitments to sell when-issued securities .....				3435										10.a.	
b. <small>TEXT 5592</small> .....				5592										10.b.	
c. <small>TEXT 5593</small> .....				5593										10.c.	
d. <small>TEXT 5594</small> .....				5594										10.d.	
e. <small>TEXT 5595</small> .....				5595										10.e.	
<b>11. Year-to-date merchant credit card sales volume:</b>															
a. Sales for which the reporting bank is the acquiring bank.....				C223											11.a.
b. Sales for which the reporting bank is the agent bank with risk.....				C224											11.b.

<sup>1</sup>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.  
<sup>2</sup>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 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			
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
<b>Derivatives Position Indicators</b>																
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.....																
b. Forward contracts.....																
c. Exchange-traded option contracts:																
(1) Written options.....																
(2) Purchased options.....																
d. Over-the-counter option contracts:																
(1) Written options.....																
(2) Purchased options.....																
e. Swaps.....																
13. Total gross notional amount of derivative contracts held for trading.....																
14. Total gross notional amount of derivative contracts held for purposes other than trading.....																
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....																
15. Gross fair values of derivative contracts:																
a. Contracts held for trading:																
(1) Gross positive fair value.....																
(2) Gross negative fair value.....																
b. Contracts held for purposes other than trading:																
(1) Gross positive fair value.....																
(2) Gross negative fair value.....																

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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.<sup>1</sup>

	(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		
	RCFD	Bill	Thou	RCFD	Bill	Thou	RCFD	Bill	Thou	RCFD	Bill	Thou	RCFD	Bill	Thou
16. Over-the-counter derivatives:															
a. Net current credit exposure .....	G418			G419			G420			G421			G422		
b. Fair value of collateral:															
(1) Cash—U.S. dollar .....	G423			G424			G425			G426			G427		
(2) Cash—Other currencies .....	G428			G429			G430			G431			G432		
(3) U.S. Treasury securities .....	G433			G434			G435			G436			G437		
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities .....	G438			G439			G440			G441			G442		
(5) Corporate bonds .....	G443			G444			G445			G446			G447		
(6) Equity securities .....	G448			G449			G450			G451			G452		
(7) All other collateral .....	G453			G454			G455			G456			G457		
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)) .....	G458			G459			G460			G461			G462		

16.a.  
16.b.(1)  
16.b.(2)  
16.b.(3)  
16.b.(4)  
16.b.(5)  
16.b.(6)  
16.b.(7)  
16.b.(8)

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands

RCFD	Bil	Mil	Thou
6164			
6165			
3164			
A590			
B026			
5507			
0426			
RCON			
5508			
5509			
5510			
5511			
5512			
C979			
RCFN			
5513			
RCFD			
2150			
F055			
F056			
F057			
F058			
2651			
F059			
F060			
F061			
F062			
F063			
B571			
3190			

- 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 ..... 1.a.
  - b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations ..... 1.b.
- 2. Intangible assets other than goodwill:
  - a. Mortgage servicing assets ..... 2.a.
    - (1) Estimated fair value of mortgage servicing assets ..... 2.a.(1)
  - b. Purchased credit card relationships and nonmortgage servicing assets ..... 2.b.
  - c. All other identifiable intangible assets ..... 2.c.
  - d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) ..... 2.d.
- 3. Other real estate owned:
  - a. Construction, land development, and other land in domestic offices ..... 3.a.
  - b. Farmland in domestic offices ..... 3.b.
  - c. 1-4 family residential properties in domestic offices ..... 3.c.
  - d. Multifamily (5 or more) residential properties in domestic offices ..... 3.d.
  - e. Nonfarm nonresidential properties in domestic offices ..... 3.e.
  - f. Foreclosed properties from "GNMA loans" ..... 3.f.
  - g. In foreign offices ..... 3.g.
  - h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) ..... 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:<sup>1</sup>
      - (a) One year or less ..... 5.a.(1)(a)
      - (b) Over one year through three years ..... 5.a.(1)(b)
      - (c) Over three years through five years ..... 5.a.(1)(c)
      - (d) Over five years ..... 5.a.(1)(d)
    - (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)<sup>2</sup> ..... 5.a.(2)
    - (3) Structured advances (included in items 5.a.(1)(a) – (d) above) ..... 5.a.(3)
  - b. Other borrowings:
    - (1) Other borrowings with a remaining maturity or next repricing date of:<sup>3</sup>
      - (a) One year or less ..... 5.b.(1)(a)
      - (b) Over one year through three years ..... 5.b.(1)(b)
      - (c) Over three years through five years ..... 5.b.(1)(c)
      - (d) Over five years ..... 5.b.(1)(d)
    - (2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above)<sup>4</sup> ..... 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) ..... 5.c.

<sup>1</sup> Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.  
<sup>2</sup> 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.  
<sup>3</sup> Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.  
<sup>4</sup> 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

Dollar Amounts in Thousands

	RCFD	Yes		No
6. Does the reporting bank sell private label or third-party mutual funds and annuities? .....	B569	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

	RCFD	Bil	Mil	Thou
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	B570	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

TEXT  
4087

http://.....

	RCFD	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? .....	4088	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

10. Secured liabilities:

	RCON	Bil	Mil	Thou
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) .....	F064	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	RCFD	Bil	Mil	Thou
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) .....	F065	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	RCON	Yes		No
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? .....	G463	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

	RCON	Yes		No
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? .....	G464	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

INSERT G

**INSERT G – FFIEC 031**

13. Assets covered by loss-sharing agreements with the FDIC:

	RCFD	Bil	Mil	Thou
a. Loans and leases (included in Schedule RC, items 4.a and 4.b) .....	XXXX			
b. Other real estate owned (included in Schedule RC, item 7) .....	XXXX			
c. Debt securities (included in Schedule RC, items 2.a and 2.b) .....	XXXX			
d. Other assets .....	XXXX			

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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:													
a. Construction, land development, and other land loans in domestic offices:													
(1) 1–4 family residential construction loans .....	F172				F174				F176				1.a.(1)
(2) Other construction loans and all land development and other land loans .....	F173				F175				F177				1.a.(2)
b. Secured by farmland in domestic offices .....	3493				3494				3495				1.b.
c. Secured by 1–4 family residential properties in domestic offices:													
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:													
(a) Secured by first liens .....	C236				C237				C229				1.c.(2)(a)
(b) Secured by junior liens .....	C238				C239				C230				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	F178				F180				F182				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	F179				F181				F183				1.e.(2)
f. In foreign offices .....	RCFN				RCFN				RCFN				1.f.
B572					B573				B574				
2. Loans to depository institutions and acceptances of other banks:													
a. To U.S. banks and other U.S. depository institutions .....	RCFD				RCFD				RCFD				2.a.
5377					5378				5379				
b. To foreign banks .....	5380				5381				5382				2.b.
3. Loans to finance agricultural production and other loans to farmers .....	1594				1597				1583				3.
4. Commercial and industrial loans:													
a. To U.S. addressees (domicile) .....	1251				1252				1253				4.a.
b. To non-U.S. addressees (domicile) .....	1254				1255				1256				4.b.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards .....	B575				B576				B577				5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	B578				B579				B580				5.b.
6. Loans to foreign governments and official institutions .....	5389				5390				5391				6.
7. All other loans .....	5459				5460				5461				7.

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.

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
8. Lease financing receivables:													
a. Leases to individuals for household, family, and other personal expenditures .....	F166				F167				F168				8.a.
b. All other leases .....	F169				F170				F171				8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	3505				3506				3507				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) .....	5612				5613				5614				10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") .....	5615				5616				5617				10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above .....	C866				C867				C868				10.b.

Memoranda	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
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 .....	F661				F662				F663				M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures) .....	RCFD				RCFD				RCFD				M.1.b.
1658				1659				1661					
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above .....	6558				6559				6560				M.2.
3. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-N, item 1, above) .....	1248				1249				1250				M.3.
4. Not applicable													

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
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 .....	C240				C241				C226				M.5.a.
b. Loans measured at fair value:													
(1) Fair value .....	F664				F665				F666				M.5.b.(1)
(2) Unpaid principal balance .....	F667				F668				F669				M.5.b.(2)

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
6. Derivative contracts:									
Fair value of amounts carried as assets .....	3529				3530				M.6.

	RCFD	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter .....	C410				M.7.
8. Nonaccrual assets sold during the quarter .....	C411				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.

	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	F236				1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) .....	F237				2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) .....	RCFN F234				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 .....	RCFD F238				4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) .....	F239				5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above) .....	RCFN F235				6.

Schedule RC-O—Continued

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
<b>7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):</b>					
a. One year or less .....	G465				7.a.
b. Over one year through three years.....	G466				7.b.
c. Over three years through five years.....	G467				7.c.
d. Over five years.....	G468				7.d.
<b>8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):</b>					
a. One year or less .....	G469				8.a.
b. Over one year through three years.....	G470				8.b.
c. Over three years through five years.....	G471				8.c.
d. Over five years.....	G472				8.d.
	RCON				
<b>9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b) ....</b>	G803				9.

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands

RCON	Bil	Mil	Thou
F049			
F050			
F051			
F052			
F045			
F046			
F047			
F048			
5597			

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:<sup>1</sup>
    - (1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less..... M.1.a.(1)
    - (2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less (to be completed for the June report only)..... M.1.a.(2)
  - b. Deposit accounts (excluding retirement accounts) of more than \$250,000:<sup>1</sup>
    - (1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000 Number M.1.b.(1)
    - (2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000..... M.1.b.(2)
  - c. Retirement deposit accounts of \$250,000 or less:<sup>1</sup>
    - (1) Amount of retirement deposit accounts of \$250,000 or less..... M.1.c.(1)
    - (2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)..... M.1.c.(2)
  - d. Retirement deposit accounts of more than \$250,000:<sup>1</sup>
    - (1) Amount of retirement deposit accounts of more than \$250,000..... M.1.d.(1)
    - (2) Number of retirement deposit accounts of more than \$250,000..... M.1.d.(2)

Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>2</sup>

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 (see instructions)<sup>3</sup>..... M.2.

3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:

TEXT A345

RCON	FDIC Cert. No.		
A545			

M.3.

Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program.

4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):
  - a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts) . G167 M.4.a.
  - b. Number of noninterest-bearing transaction accounts of more than \$250,000..... G168 M.4.b.

<sup>1</sup> 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.

<sup>2</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 200<sup>9</sup>, Report of Condition.

<sup>3</sup> 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 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<sup>1</sup> and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale<sup>2</sup> 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

	RCON	Bil	Mil	Thou	
<b>1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale<sup>2</sup>:</b>					
a. Closed-end first liens.....	F066				1.a.
b. Closed-end junior liens.....	F067				1.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	F670				1.c.(1)
(2) Principal amount funded under the lines of credit .....	F671				1.c.(2)
<b>2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale<sup>2</sup>:</b>					
a. Closed-end first liens.....	F068				2.a.
b. Closed-end junior liens.....	F069				2.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	F672				2.c.(1)
(2) Principal amount funded under the lines of credit .....	F673				2.c.(2)
<b>3. 1-4 family residential mortgage loans sold during the quarter:</b>					
a. Closed-end first liens.....	F070				3.a.
b. Closed-end junior liens.....	F071				3.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	F674				3.c.(1)
(2) Principal amount funded under the lines of credit .....	F675				3.c.(2)
<b>4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):</b>					
a. Closed-end first liens.....	F072				4.a.
b. Closed-end junior liens.....	F073				4.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	F676				4.c.(1)
(2) Principal amount funded under the lines of credit .....	F677				4.c.(2)
<b>5. Noninterest income for the quarter 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):</b>					
a. Closed-end 1-4 family residential mortgage loans .....	RIAD				
b. Open-end 1-4 family residential mortgage loans extended under lines of credit .....	F184				5.a.
	F560				5.b.
<b>6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:</b>					
RCON					
a. Closed-end first liens.....	F678				6.a.
b. Closed-end junior liens.....	F679				6.b.
c. Open-end loans extended under line of credit:					
(1) Total commitment under the lines of credit .....	F680				6.c.(1)
(2) Principal amount funded under the lines of credit.....	F681				6.c.(2)

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

<sup>2</sup> Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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### 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.

	(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		
	RCFD	Bl	Thou	RCFD	Bl	Thou	RCFD	Bl	Thou	RCFD	Bl	Thou	RCFD	Bl	Thou
<b>ASSETS</b>															
1. Available-for-sale securities .....	1773			G474			G475			G476			G477		
2. Federal funds sold and securities purchased under agreements to resell .....	G478			G479			G480			G481			G482		
3. Loans and leases held for sale .....	G483			G484			G485			G486			G487		
4. Loans and leases held for investments .....	G488			G489			G490			G491			G492		
5. Trading assets:															
a. Derivative assets .....	3543			G493			G494			G495			G496		
b. Other trading assets .....	G497			G498			G499			G500			G501		
(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		
6. All other assets .....	G391			G392			G395			G396			G804		
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		
<b>LIABILITIES</b>															
8. Deposits .....	F252			F686			F694			F253			F254		
9. Federal funds purchased and securities sold under agreements to repurchase .....	G507			G508			G509			G510			G511		
10. Trading liabilities:															
a. Derivative liabilities .....	3547			G512			G513			G514			G515		
b. Other trading liabilities .....	G516			G517			G518			G519			G520		
11. Other borrowed money .....	G521			G522			G523			G524			G525		
12. Subordinated notes and debentures .....	G526			G527			G528			G529			G530		
13. All other liabilities .....	G805			G806			G807			G808			G809		
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) .....	G531			G532			G533			G534			G535		

1.  
2.  
3.  
4.  
5.a.  
5.b.  
5.b.(1)  
6.  
7.  
8.  
9.  
10.a.  
10.b.  
11.  
12.  
13.  
14.

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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 .....
    - b. Nontrading derivative assets .....
    - c. ....
    - d. ....
    - e. ....
    - 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) .....
    - b. Nontrading derivative liabilities .....
    - c. ....
    - d. ....
    - e. ....
    - f. ....

	(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		
	RCFD	Bl	Thou	RCFD	Bl	Thou	RCFD	Bl	Thou	RCFD	Bl	Thou	RCFD	Bl	Thou
G536				G537			G538			G539			G540		
G541				G542			G543			G544			G545		
G546				G547			G548			G549			G550		
G551				G552			G553			G554			G555		
G556				G557			G558			G559			G560		
G561				G562			G563			G564			G565		
F261				F689			F697			F262			F263		
G566				G567			G568			G569			G570		
G571				G572			G573			G574			G575		
G576				G577			G578			G579			G580		
G581				G582			G583			G584			G585		
G586				G587			G588			G589			G590		

M.1.a.  
M.1.b.  
M.1.c.  
M.1.d.  
M.1.e.  
M.1.f.

M.2.a.  
M.2.b.  
M.2.c.  
M.2.d.  
M.2.e.  
M.2.f.

**Schedule RC-R—Regulatory Capital**

Dollar Amounts in Thousands

**Tier 1 capital**

	RCFD	Bil	Mil	Thou	
1. Total bank equity capital (from Schedule RC, item 27. a).....	3210				1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities <sup>1</sup> (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 <b>EQUITY</b> securities <sup>1</sup> (report loss as a positive value).....	A221				3.
4. LESS: Accumulated net gains (losses) on cash flow hedges <sup>1</sup> (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**

	RCFD	Tril	Bil	Mil	Thou	
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**

	RCFD	Bil	Mil	Thou	
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.

**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)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio <sup>2</sup> .....	7273	— — — —	7204	— — — —	31.
32. Tier 1 risk-based capital ratio <sup>3</sup> .....	7274	— — — —	7206	— — — —	32.
33. Total risk-based capital ratio <sup>4</sup> .....	7275	— — — —	7205	— — — —	33.

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

<sup>2</sup> 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).

<sup>3</sup> 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).

<sup>4</sup> 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												Allocation by Risk Weight Category												Allocation by Risk Weight Category												Allocation by Risk Weight Category												Allocation by Risk Weight Category											
	Tril	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou																										
<b>Balance Sheet Asset Categories</b>																																																												
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b) .....	RCFD 0010						RCFD C869						RCFD B600						RCFD B601						RCFD B602						RCFD B602																													
	RCFD 1754						RCFD B603						RCFD B604						RCFD B605						RCFD B606						RCFD B607																													
	RCFD 1773						RCFD B608						RCFD B609						RCFD B610						RCFD B611						RCFD B612																													
	RCFD C225						RCFD C063						RCFD C064						RCFD C064						RCFD B620						RCFD B620																													
	RCFD 5368						RCFD B617						RCFD B618						RCFD B619						RCFD B621						RCFD B621																													
	RCFD B528						RCFD B622						RCFD B623						RCFD B624						RCFD B625						RCFD B626																													
	RCFD 3123						RCFD 3123						RCFD B628						RCFD B629						RCFD B630						RCFD B631																													
	RCFD 3545						RCFD B627						RCFD B641						RCFD B642						RCFD B643						RCFD 5339																													
	RCFD B639						RCFD B640						RCFD 5320						RCFD 5327						RCFD 5334						RCFD 5340																													
	RCFD 2170						RCFD B644						RCFD 5320						RCFD 5327						RCFD 5334						RCFD 5340																													
35. Held-to-maturity securities .....																																																												
36. Available-for-sale securities .....																																																												
37. Federal funds sold and securities purchased under agreements to resell.....																																																												
38. Loans and leases held for sale .....																																																												
39. Loans and leases, net of unearned income .....																																																												
40. LESS: Allowance for loan and lease losses .....																																																												
41. Trading assets .....																																																												
42. All other assets <sup>1</sup> .....																																																												
43. Total assets (sum of items 34 through 42) .....																																																												

<sup>1</sup> 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 <sup>1</sup>			(Column C) Allocation by Risk Weight Category									(Column D)			(Column E)			(Column F)		
	Bil	Mil	Thou		Bil	Mil	Thou	0%			20%			50%			100%								
								Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou						
Dollar Amounts in Thousands								RCFD B548			RCFD B581			RCFD B582			RCFD B583								
<b>Derivatives and Off-Balance Sheet Items</b>								RCFD B547																	
44. Financial standby letters of credit.....				1.00 or 12.5 <sup>2</sup>																					
45. Performance standby letters of credit.....				.50				RCFD B651			RCFD B652			RCFD B653			RCFD B654								
46. Commercial and similar letters of credit.....				.20				RCFD B655			RCFD B657			RCFD B658			RCFD B659								
47. Risk participations in bankers acceptances acquired by the reporting institution.....				1.00				RCFD B660			RCFD B662						RCFD B663								
48. Securities lent.....				1.00				RCFD B664			RCFD B666			RCFD B667			RCFD B668								
49. Retained recourse on small business obligations sold with recourse.....				1.00				RCFD B669			RCFD B671			RCFD B672			RCFD B673								
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.....				12.5 <sup>3</sup>				RCFD B542									RCFD B543								
51. All other financial assets sold with recourse.....				1.00				RCFD B676			RCFD B678			RCFD B679			RCFD B680								
52. All other off-balance sheet liabilities.....				1.00				RCFD B682			RCFD B684			RCFD B685			RCFD B686								
53. Unused commitments:																									
a. With an original maturity exceeding one year.....				.50				RCFD B688			RCFD B689			RCFD B690			RCFD B691								
b. With an original maturity of one year or less to asset-backed commercial paper conduits.....				.10				RCFD G592			RCFD G594			RCFD G595			RCFD G596								
54. Derivative contracts.....								RCFD A167			RCFD B684			RCFD B685											

<sup>1</sup> Column A multiplied by credit conversion factor.  
<sup>2</sup> 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.  
<sup>3</sup> 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%		
	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou
<b>Totals</b>												
55. Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column, sum of items 43 through 54).....	RCFD B696			RCFD B697			RCFD B698			RCFD B699		
56. Risk-weight factor.....	x 0%			x 20%			x 50%			x 100%		
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56).....	RCFD B700			RCFD B701			RCFD B702			RCFD B703		
58. Market risk equivalent assets.....	0									RCFD 1651		
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).....	[REDACTED]											
60. LESS: Excess allowance for loan and lease losses.....	[REDACTED]											
61. LESS: Allocated transfer risk reserve.....	[REDACTED]											
62. Total risk-weighted assets (item 59 minus items 60 and 61).....	[REDACTED]											

Memoranda	Dollar Amounts in Thousands		
	RCFD	Bil	Mill
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	8764		

M.1

Schedule RC-R—Continued

Memoranda—Continued

	With a remaining maturity of															
	(Column A) One year or less				(Column B) Over one year through five years					(Column C) Over five years						
	RCFD	Tril	Bil	Mill	Thou	RCFD	Tril	Bil	Mill	Thou	RCFD	Tril	Bil	Mill	Thou	
Dollar Amounts in Thousands																
2. Notional principal amounts of derivative contracts: <sup>1</sup>																
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)

<sup>1</sup> 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

Dollar Amounts in Thousands																				
(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets		
Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou
[REDACTED]																				
1.																				
[REDACTED]																				
2. a.																				
[REDACTED]																				
2. b.																				
[REDACTED]																				
2. c.																				
[REDACTED]																				
3.																				
[REDACTED]																				
4. a.																				
[REDACTED]																				
4. b.																				
[REDACTED]																				
5. a.																				
[REDACTED]																				
5. b.																				

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 .....  
 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).....
  - b. Subordinated securities and other residual interests .....
  - c. Standby letters of credit and other enhancements .....
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 .....
4. Past due loan amounts included in item 1:
  - a. 30-89 days past due .....
  - b. 90 days or more past due .....
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 .....
  - b. Recoveries .....

DRAFT

Schedule RC-S—Continued

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) .....
- b. Loans (included in Schedule RC-C) .....

7. Past due loan amounts included in interests reported in item 6.a:

- a. 30-89 days past due .....
- b. 90 days or more past due .....

8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):

- a. Charge-offs .....
- b. Recoveries .....

**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 .....

10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....

(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		
Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou
			RCFD B781			RCFD B762									RCFD B763					
			RCFD B500			RCFD B501									RCFD B502					
			RCFD B764			RCFD B765									RCFD B766					
			RCFD B767			RCFD B768									RCFD B769					
			RIAD B770			RIAD B771									RIAD B772					
			RIAD B773			RIAD B774									RIAD B775					
			RCFD B776			RCFD B777			RCFD B778			RCFD B779			RCFD B780			RCFD B781		
			RCFD B783			RCFD B784			RCFD B785			RCFD B786			RCFD B787			RCFD B788		

6.a.

6.b.

7.a.

7.b.

8.a.

8.b.

9.

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	
Bill	Thou	Bill	Thou	Bill	Thou	Bill	Thou	Bill	Thou	Bill	Thou	Bill	Thou
RCFD B790		RCFD B791		RCFD B792		RCFD B793		RCFD B794		RCFD B795		RCFD B796	
RCFD B797		RCFD B798		RCFD B799		RCFD B800		RCFD B801		RCFD B802		RCFD B803	

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 ..... 11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 ..... 12.

Memoranda

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 ..... M.1.a.
  - b. Amount of retained recourse on these obligations as of the report date ..... 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 ..... M.2.a.
  - b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements ..... M.2.b.
  - c. Other financial assets (includes home equity lines)<sup>1</sup> ..... 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) ..... 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 ..... M.3.a.(1)
  - (2) Conduits sponsored by other unrelated institutions ..... 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 ..... M.3.b.(1)
  - (2) Conduits sponsored by other unrelated institutions ..... M.3.b.(2)

4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C<sup>2</sup>..... M.4.

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

<sup>2</sup> 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.

RCFD	Bill	Mill	Thou
A249			
A250			
B804			
B805			
A591			
F699			
B806			
B807			
B808			
B809			
C407			

## Schedule RC-T—Fiduciary and Related Services

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

	(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											
<b>FIDUCIARY AND RELATED ASSETS</b>	RCFD B868				RCFD B869				RCFD B870	RCFD B871	
4. Personal trust and agency accounts .....											4.
5. <b>Employee benefit and retirement-related trust and agency accounts:</b>											
a. Employee benefit—defined contribution.....	RCFD B872				RCFD B873				RCFD B874	RCFD B875	5.a.
b. Employee benefit—defined benefit.....	RCFD B876				RCFD B877				RCFD B878	RCFD B879	5.b.
c. <b>Other employee benefit and retirement-related accounts</b> .....	RCFD B880				RCFD B881				RCFD B882	RCFD B883	5.c.
6. Corporate trust and agency accounts .....	RCFD B884				RCFD B885				RCFD C001	RCFD C002	6.
7. Investment management and investment advisory agency accounts .....	RCFD B886				RCFD J253				RCFD B888	RCFD J254	7.
8. <b>Foundation and endowment trust and agency accounts</b> .....	RCFD J255				RCFD J256				RCFD J257	RCFD J258	8.
9. Other fiduciary accounts .....	RCFD B890				RCFD B891				RCFD B892	RCFD B893	9.
10. <b>Total fiduciary accounts (sum of items 4 through 9)</b> .....	RCFD B894				RCFD B895				RCFD B896	RCFD B897	10.
11. Custody and safekeeping accounts .....					RCFD B898					RCFD B899	

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											
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFN B900				RCFN B901				RCFN B902	RCFN B903	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11) .....	RCFD J259				RCFD J260				RCFD J261	RCFD J262	13.

	Dollar Amounts in Thousands				
	RIAD	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.
a. Fiduciary and related services income—foreign offices (included in item 22).....	B912				22.a.
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					
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	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.

Schedule RC-T—Continued

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					
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
Dollar Amounts in Thousands														
1. 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.
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.

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

	(Column A) Number of Issues				(Column B) Principal Amount Outstanding				
	RCFD	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
Dollar Amounts in Thousands									
2. Corporate trust and agency accounts:									
a. Corporate and municipal trusteeships.....					RCFD B928				M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313				RCFD J314				M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929								M.2.b.

	(Column A) Number of Funds				(Column B) Market Value of Fund Assets				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
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

Dollar Amounts in Thousands

	(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	
<b>4. Fiduciary settlements, surcharges, and other losses:</b>										
a. Personal trust and agency accounts .....	B947			B948			B949			M.4.a.
b. <b>Employee benefit and retirement-related trust and agency accounts</b> .....	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. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.** Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., **DO NOT** enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). **THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION 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	<input checked="" type="checkbox"/>	No
6979			

**BANK MANAGEMENT STATEMENT** (please type or print clearly):  
(TEXT 0980)