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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

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

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

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at CDR.Help@ffiec.gov.

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

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

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

State Abbrev. (RSSD 9200) ZIP Code (RSSD 9220)
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 44.9 hours per respondent and is estimated to vary from 16 to 655 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, DC 20503, and to one of the following:

Secretary
Board of Governors of the Federal Reserve System
Washington, DC 20551

Legislative and Regulatory Analysis Division
Office of the Comptroller of the Currency
Washington, DC 20219

Assistant Executive Secretary
Federal Deposit Insurance Corporation
Washington, DC 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, DC 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

<table>
<thead>
<tr>
<th>Name (TEXT C490)</th>
<th>Name (TEXT C495)</th>
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<tbody>
<tr>
<td>Title (TEXT C491)</td>
<td>Title (TEXT C496)</td>
</tr>
<tr>
<td>E-mail Address (TEXT C492)</td>
<td>E-mail Address (TEXT 4086)</td>
</tr>
<tr>
<td>Telephone: Area code/phone number/extension (TEXT C493)</td>
<td>Telephone: Area code/phone number/extension (TEXT 8962)</td>
</tr>
<tr>
<td>FAX: Area code/phone number (TEXT C494)</td>
<td>FAX: Area code/phone number (TEXT 9116)</td>
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Other Person to Whom Questions about the Reports Should be Directed

<table>
<thead>
<tr>
<th>Name (TEXT C495)</th>
<th>Name (TEXT C496)</th>
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<td>Title (TEXT C496)</td>
</tr>
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<td>E-mail Address (TEXT 4086)</td>
<td>E-mail Address (TEXT 8962)</td>
</tr>
<tr>
<td>Telephone: Area code/phone number/extension (TEXT 8962)</td>
<td>Telephone: Area code/phone number/extension (TEXT 9116)</td>
</tr>
<tr>
<td>FAX: Area code/phone number (TEXT 9116)</td>
<td>FAX: Area code/phone number (TEXT 9116)</td>
</tr>
</tbody>
</table>

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

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

Secondary Contact
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.

<table>
<thead>
<tr>
<th><strong>Primary Contact</strong></th>
<th><strong>Secondary Contact</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Name (TEXT C437)</td>
<td>Name (TEXT C442)</td>
</tr>
<tr>
<td>Title (TEXT C438)</td>
<td>Title (TEXT C443)</td>
</tr>
<tr>
<td>E-mail Address (TEXT C439)</td>
<td>E-mail Address (TEXT C444)</td>
</tr>
<tr>
<td>Telephone: Area code/phone number/extension (TEXT C440)</td>
<td>Telephone: Area code/phone number/extension (TEXT C445)</td>
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</table>

<table>
<thead>
<tr>
<th><strong>Third Contact</strong></th>
<th><strong>Fourth Contact</strong></th>
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<tbody>
<tr>
<td>Name (TEXT C870)</td>
<td>Name (TEXT C875)</td>
</tr>
<tr>
<td>Title (TEXT C871)</td>
<td>Title (TEXT C876)</td>
</tr>
<tr>
<td>E-mail Address (TEXT C872)</td>
<td>E-mail Address (TEXT C877)</td>
</tr>
<tr>
<td>Telephone: Area code/phone number/extension (TEXT C873)</td>
<td>Telephone: Area code/phone number/extension (TEXT C878)</td>
</tr>
</tbody>
</table>
# Schedule RI—Income Statement

<table>
<thead>
<tr>
<th></th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Interest income:</strong></td>
<td></td>
</tr>
<tr>
<td>a. Interest and fee income on loans:</td>
<td></td>
</tr>
<tr>
<td>(1) In domestic offices:</td>
<td></td>
</tr>
<tr>
<td>(a) Loans secured by real estate:</td>
<td></td>
</tr>
<tr>
<td>(1) Loans secured by 1–4 family residential properties</td>
<td>4435 1.a.(1)(a)(1)</td>
</tr>
<tr>
<td>(2) All other loans secured by real estate</td>
<td>4436 1.a.(1)(a)(2)</td>
</tr>
<tr>
<td>(b) Loans to finance agricultural production and other loans to farmers</td>
<td>4024 1.a.(1)(b)</td>
</tr>
<tr>
<td>(c) Commercial and industrial loans</td>
<td>4012 1.a.(1)(c)</td>
</tr>
<tr>
<td>(d) Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
</tr>
<tr>
<td>(1) Credit cards</td>
<td>B485 1.a.(1)(d)(1)</td>
</tr>
<tr>
<td>(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</td>
<td>B486 1.a.(1)(d)(2)</td>
</tr>
<tr>
<td>(e) Loans to foreign governments and official institutions</td>
<td>4056 1.a.(1)(e)</td>
</tr>
<tr>
<td>(f) All other loans in domestic offices</td>
<td>B487 1.a.(1)(f)</td>
</tr>
<tr>
<td>(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>4059 1.a.(2)</td>
</tr>
<tr>
<td>(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))</td>
<td>4010 1.a.(3)</td>
</tr>
<tr>
<td>b. Income from lease financing receivables</td>
<td>4065 1.b.</td>
</tr>
<tr>
<td>c. Interest income on balances due from depository institutions</td>
<td>4115 1.c.</td>
</tr>
<tr>
<td>d. Interest and dividend income on securities:</td>
<td></td>
</tr>
<tr>
<td>(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)</td>
<td>B488 1.d.(1)</td>
</tr>
<tr>
<td>(2) Mortgage-backed securities</td>
<td>B489 1.d.(2)</td>
</tr>
<tr>
<td>(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)</td>
<td>4060 1.d.(3)</td>
</tr>
<tr>
<td>e. Interest income from trading assets</td>
<td>4069 1.e.</td>
</tr>
<tr>
<td>f. Interest income on federal funds sold and securities purchased under agreements to resell</td>
<td>4020 1.f.</td>
</tr>
<tr>
<td>g. Other interest income</td>
<td>4518 1.g.</td>
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<tr>
<td>h. Total interest income (sum of items 1.a.(3) through 1.g)</td>
<td>4107 1.h.</td>
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<tr>
<td><strong>2. Interest expense:</strong></td>
<td></td>
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<tr>
<td>a. Interest on deposits:</td>
<td></td>
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<tr>
<td>(1) Interest on deposits in domestic offices:</td>
<td></td>
</tr>
<tr>
<td>(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)</td>
<td>4508 2.a.(1)(a)</td>
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<tr>
<td>(b) Nontransaction accounts:</td>
<td></td>
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<tr>
<td>(1) Savings deposits (includes MMDAs)</td>
<td>4003 2.a.(1)(b)(1)</td>
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<tr>
<td>(2) Time deposits of $100,000 or more</td>
<td>A517 2.a.(1)(b)(2)</td>
</tr>
<tr>
<td>(3) Time deposits of less than $100,000</td>
<td>A518 2.a.(1)(b)(3)</td>
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<tr>
<td>b. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>4172 2.a.(2)</td>
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<tr>
<td>c. Expense of federal funds purchased and securities sold under agreements to repurchase</td>
<td>4180 2.b.</td>
</tr>
<tr>
<td>d. Interest on trading liabilities and other borrowed money</td>
<td>4185 2.c.</td>
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</table>

---

1 Includes interest income on time certificates of deposit not held for trading.
### Schedule RI—Continued

**Dollar Amounts in Thousands**

<table>
<thead>
<tr>
<th>Item</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
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<tbody>
<tr>
<td>2. Interest expense (continued):</td>
<td></td>
<td></td>
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<tr>
<td>d. Interest on subordinated notes and debentures</td>
<td>4200</td>
<td>2.d.</td>
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<tr>
<td>e. Total interest expense (sum of items 2.a through 2.d)</td>
<td>4073</td>
<td>2.e.</td>
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<tr>
<td>3. Net interest income (item 1.h minus 2.e)</td>
<td></td>
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<td>4074</td>
<td>3.</td>
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<tr>
<td>5. Noninterest income:</td>
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<tr>
<td>a. Income from fiduciary activities</td>
<td>4070</td>
<td>5.a.</td>
<td></td>
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<tr>
<td>b. Service charges on deposit accounts in domestic offices</td>
<td>4080</td>
<td>5.b.</td>
<td></td>
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<tr>
<td>c. Trading revenue</td>
<td>A220</td>
<td>5.c.</td>
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<td>d. (1) Fees and commissions from securities brokerage</td>
<td>C886</td>
<td>5.d.(1)</td>
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<tr>
<td>(2) Investment banking, advisory, and underwriting fees and commissions</td>
<td>C888</td>
<td>5.d.(2)</td>
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<tr>
<td>(3) Fees and commissions from annuity sales</td>
<td>C887</td>
<td>5.d.(3)</td>
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<tr>
<td>(4) Underwriting income from insurance and reinsurance activities</td>
<td>C386</td>
<td>5.d.(4)</td>
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<tr>
<td>(5) Income from other insurance activities</td>
<td>C387</td>
<td>5.d.(5)</td>
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<tr>
<td>e. Venture capital revenue</td>
<td>B491</td>
<td>5.e.</td>
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<tr>
<td>f. Net servicing fees</td>
<td>B492</td>
<td>5.f.</td>
<td></td>
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<tr>
<td>g. Net securitization income</td>
<td>B493</td>
<td>5.g.</td>
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<tr>
<td>h. Not applicable</td>
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<tr>
<td>i. Net gains (losses) on sales of loans and leases</td>
<td>5416</td>
<td>5.i.</td>
<td></td>
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<tr>
<td>j. Net gains (losses) on sales of other real estate owned</td>
<td>5415</td>
<td>5.j.</td>
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<tr>
<td>k. Net gains (losses) on sales of other assets (excluding securities)</td>
<td>B496</td>
<td>5.k.</td>
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<td>l. Other noninterest income*</td>
<td>B497</td>
<td>5.l.</td>
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<td>m. Total noninterest income (sum of items 5.a through 5.l)</td>
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<td></td>
<td>4079</td>
<td>5.m.</td>
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<td>b. Realized gains (losses) on available-for-sale securities</td>
<td>3196</td>
<td>6.b.</td>
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<td>7. Noninterest expense:</td>
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<tr>
<td>a. Salaries and employee benefits</td>
<td>4135</td>
<td>7.a.</td>
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<tr>
<td>b. Expenses of premises and fixed assets (net of rental income)</td>
<td>4217</td>
<td>7.b.</td>
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<tr>
<td>(excluding salaries and employee benefits and mortgage interest)</td>
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<td></td>
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<tr>
<td>c. (1) Goodwill impairment losses</td>
<td>C216</td>
<td>7.c.(1)</td>
<td></td>
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<tr>
<td>(2) Amortization expense and impairment losses for other intangible assets</td>
<td>C232</td>
<td>7.c.(2)</td>
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<td>d. Other noninterest expense*</td>
<td>4092</td>
<td>7.d.</td>
<td></td>
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<tr>
<td>e. Total noninterest expense (sum of items 7.a through 7.d)</td>
<td>4093</td>
<td>7.e.</td>
<td></td>
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<tr>
<td>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)</td>
<td></td>
<td></td>
<td>4301</td>
<td>8.</td>
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<tr>
<td>9. Applicable income taxes (on item 8)</td>
<td>4302</td>
<td>9.</td>
<td></td>
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<tr>
<td>10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)</td>
<td></td>
<td></td>
<td>4300</td>
<td>10.</td>
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<tr>
<td>11. Extraordinary items and other adjustments, net of income taxes*</td>
<td>4320</td>
<td>11.</td>
<td></td>
<td></td>
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<tr>
<td>12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)</td>
<td>G104</td>
<td>12.</td>
<td></td>
<td></td>
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<tr>
<td>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)</td>
<td></td>
<td></td>
<td>G103</td>
<td>13.</td>
</tr>
</tbody>
</table>

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* Describe on Schedule RI-E—Explanations

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

2 For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.
### Schedule RI—Continued

#### Memoranda

<table>
<thead>
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<th>Description</th>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
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</thead>
<tbody>
<tr>
<td>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</td>
<td>4513</td>
<td>M.1.</td>
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**Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.**

<table>
<thead>
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<th>Description</th>
<th>Year-to-date</th>
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<tbody>
<tr>
<td>2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)</td>
<td>8431</td>
</tr>
<tr>
<td>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)</td>
<td>4313</td>
</tr>
<tr>
<td>4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))</td>
<td>4507</td>
</tr>
<tr>
<td>5. Number of full-time equivalent employees at end of current period (round to nearest whole number)</td>
<td>4150</td>
</tr>
<tr>
<td>6. Not applicable</td>
<td></td>
</tr>
<tr>
<td>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</td>
<td>9106</td>
</tr>
<tr>
<td>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):</td>
<td></td>
</tr>
</tbody>
</table>

**Memorandum items 8.a through 8.e are 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.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Interest rate exposures</td>
<td>8757</td>
</tr>
<tr>
<td>b. Foreign exchange exposures</td>
<td>8758</td>
</tr>
<tr>
<td>c. Equity security and index exposures</td>
<td>8759</td>
</tr>
<tr>
<td>d. Commodity and other exposures</td>
<td>8760</td>
</tr>
<tr>
<td>e. Credit exposures</td>
<td></td>
</tr>
</tbody>
</table>

**Memorandum items 8.f and 8.g are to be completed by banks with $100 billion or more in total assets.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td>f. Impact on trading revenue of changes in the creditworthiness of the bank’s derivatives counterparties on the bank’s derivative assets (included in Memorandum items 8.a through 8.e above)</td>
<td>K090</td>
</tr>
<tr>
<td>g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank’s derivative liabilities (included in Memorandum items 8.a through 8.e above)</td>
<td>K094</td>
</tr>
<tr>
<td>9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:</td>
<td></td>
</tr>
<tr>
<td>b. Net gains (losses) on credit derivatives held for purposes other than trading</td>
<td>C890</td>
</tr>
<tr>
<td>10. Credit losses on derivatives (see instructions)</td>
<td>A251</td>
</tr>
<tr>
<td>11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?</td>
<td></td>
</tr>
</tbody>
</table>

**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.**

<table>
<thead>
<tr>
<th>Description</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td>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))</td>
<td>F228</td>
</tr>
</tbody>
</table>

---

1. The asset size tests are generally based on the total assets reported in the June 30, 2010, Report of Condition.
2. For example, a bank acquired on March 1, 2011, would report 20110301.
**Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.**

13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:
   a. Net gains (losses) on assets
      (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk
   b. Net gains (losses) on liabilities
      (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk

14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt 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)
      (Memorandum item 14.a minus Memorandum item 14.b)

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RIAD</td>
</tr>
<tr>
<td>F551</td>
<td></td>
</tr>
<tr>
<td>M.13.a.</td>
<td></td>
</tr>
<tr>
<td>F552</td>
<td></td>
</tr>
<tr>
<td>M.13.a.(1)</td>
<td></td>
</tr>
<tr>
<td>F553</td>
<td></td>
</tr>
<tr>
<td>M.13.b.</td>
<td></td>
</tr>
<tr>
<td>F554</td>
<td></td>
</tr>
<tr>
<td>M.13.b.(1)</td>
<td></td>
</tr>
<tr>
<td>J319</td>
<td></td>
</tr>
<tr>
<td>M.14.a.</td>
<td></td>
</tr>
<tr>
<td>J320</td>
<td></td>
</tr>
<tr>
<td>M.14.b.</td>
<td></td>
</tr>
<tr>
<td>J321</td>
<td></td>
</tr>
<tr>
<td>M.14.c.</td>
<td></td>
</tr>
</tbody>
</table>
Schedule RI-A—Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total bank equity capital most recently reported for the <strong>December 31, 2010</strong>, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)</td>
<td>3217</td>
<td></td>
<td></td>
<td>1.</td>
</tr>
<tr>
<td>3. Balance end of previous calendar year as restated (sum of items 1 and 2)</td>
<td>B508</td>
<td></td>
<td></td>
<td>3.</td>
</tr>
<tr>
<td>4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)</td>
<td>4340</td>
<td></td>
<td></td>
<td>4.</td>
</tr>
<tr>
<td>5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)</td>
<td>B509</td>
<td></td>
<td></td>
<td>5.</td>
</tr>
<tr>
<td>7. Changes incident to business combinations, net</td>
<td>4356</td>
<td></td>
<td></td>
<td>7.</td>
</tr>
<tr>
<td>8. LESS: Cash dividends declared on preferred stock</td>
<td>4470</td>
<td></td>
<td></td>
<td>8.</td>
</tr>
<tr>
<td>10. Other comprehensive income†</td>
<td>B511</td>
<td></td>
<td></td>
<td>10.</td>
</tr>
<tr>
<td>11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)</td>
<td>4415</td>
<td></td>
<td></td>
<td>11.</td>
</tr>
<tr>
<td>12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)</td>
<td>3210</td>
<td></td>
<td></td>
<td>12.</td>
</tr>
</tbody>
</table>

* Describe on Schedule RI-E—Explanations.
† 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.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Loans secured by real estate:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Construction, land development, and other land loans in domestic offices:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) 1–4 family residential construction loans</td>
<td>C991</td>
<td></td>
<td></td>
<td>1.a.(1)</td>
</tr>
<tr>
<td>(2) Other construction loans and all land development and other land loans</td>
<td>C992</td>
<td></td>
<td></td>
<td>1.a.(2)</td>
</tr>
<tr>
<td>b. Secured by farmland in domestic offices</td>
<td>3584</td>
<td></td>
<td></td>
<td>1.b.</td>
</tr>
<tr>
<td>c. Secured by 1–4 family residential properties in domestic offices:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit</td>
<td>5411</td>
<td></td>
<td></td>
<td>1.c.(1)</td>
</tr>
<tr>
<td>(2) Closed-end loans secured by 1–4 family residential properties:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Secured by first liens</td>
<td>C234</td>
<td></td>
<td></td>
<td>1.c.(2)(a)</td>
</tr>
<tr>
<td>(b) Secured by junior liens</td>
<td>C235</td>
<td></td>
<td></td>
<td>1.c.(2)(b)</td>
</tr>
<tr>
<td>d. Secured by multifamily (5 or more) residential properties in domestic offices</td>
<td>3588</td>
<td></td>
<td></td>
<td>1.d.</td>
</tr>
<tr>
<td>e. Secured by nonfarm nonresidential properties in domestic offices:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td>C995</td>
<td></td>
<td></td>
<td>1.e.(1)</td>
</tr>
<tr>
<td>(2) Loans secured by other nonfarm nonresidential properties</td>
<td>C996</td>
<td></td>
<td></td>
<td>1.e.(2)</td>
</tr>
<tr>
<td>f. In foreign offices</td>
<td>B512</td>
<td></td>
<td></td>
<td>1.f.</td>
</tr>
</tbody>
</table>

* Include write-downs arising from transfers of loans to a held-for-sale account.
### Schedule RI-B—Continued

#### Part I. Continued

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dollar Amounts in Thousands</strong></td>
<td><strong>Charge-offs</strong></td>
<td><strong>Recoveries</strong></td>
<td><strong>Calendar year-to-date</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>RIAD</td>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
</tr>
<tr>
<td>2. Loans to depository institutions and acceptances of other banks:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. To U.S. banks and other U.S. depository institutions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. To foreign banks</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.a.</td>
<td>4653</td>
<td>4663</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.b.</td>
<td>4654</td>
<td>4664</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Loans to finance agricultural production and other loans to farmers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>4655</td>
<td>4665</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Commercial and industrial loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. To U.S. addressees (domicile)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. To non-U.S. addressees (domicile)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.a.</td>
<td>4645</td>
<td>4617</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.b.</td>
<td>4646</td>
<td>4618</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Credit cards</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. <strong>Automobile loans</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. <strong>Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.a.</td>
<td>B514</td>
<td>B515</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.b.</td>
<td>K129</td>
<td>K133</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.c.</td>
<td>K205</td>
<td>K206</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Loans to foreign governments and official institutions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>4643</td>
<td>4627</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. All other loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>4644</td>
<td>4628</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Lease financing receivables:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Leases to individuals for household, family, and other personal expenditures</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. All other leases</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.a.</td>
<td>F185</td>
<td>F187</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.b.</td>
<td>C880</td>
<td>F188</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Total (sum of items 1 through 8)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>4635</td>
<td>4605</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Memoranda

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

**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.**

<p>| | | | | | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>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)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>C388</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Include write-downs arising from transfers of loans to a held-for-sale account.
Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Balance most recently reported for the December 31, 2010, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)</td>
<td>B522</td>
<td></td>
<td></td>
<td>1.</td>
</tr>
<tr>
<td>2. Recoveries (must equal part I, item 9, column B, above)</td>
<td>4605</td>
<td></td>
<td></td>
<td>2.</td>
</tr>
<tr>
<td>3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)</td>
<td>C079</td>
<td></td>
<td></td>
<td>3.</td>
</tr>
<tr>
<td>4. LESS: Write-downs arising from transfers of loans to a held-for-sale account</td>
<td>5523</td>
<td></td>
<td></td>
<td>4.</td>
</tr>
<tr>
<td>5. Provision for loan and lease losses (must equal Schedule RI, item 4)</td>
<td>4230</td>
<td></td>
<td></td>
<td>5.</td>
</tr>
<tr>
<td>6. Adjustments* (see instructions for this schedule)</td>
<td>C233</td>
<td></td>
<td></td>
<td>6.</td>
</tr>
<tr>
<td>7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4)</td>
<td>3123</td>
<td></td>
<td></td>
<td>7.</td>
</tr>
</tbody>
</table>

* Describe on Schedule RI-E—Explanations.

Memoranda

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above</td>
<td>C435</td>
<td></td>
<td></td>
<td>M.1.</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th></th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Separate valuation allowance for uncollectible retail credit card fees and finance charges</td>
<td>C389</td>
<td></td>
<td></td>
<td>M.2.</td>
</tr>
<tr>
<td>3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges</td>
<td>C390</td>
<td></td>
<td></td>
<td>M.3.</td>
</tr>
</tbody>
</table>

Memorandum item 4 is to be completed by all banks.

<table>
<thead>
<tr>
<th></th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
</table>
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.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total interest income in foreign offices</td>
<td>C899 1.</td>
</tr>
<tr>
<td>2. Total interest expense in foreign offices</td>
<td>C900 2.</td>
</tr>
<tr>
<td>3. Provision for loan and lease losses in foreign offices</td>
<td>C901 3.</td>
</tr>
<tr>
<td>4. Noninterest income in foreign offices:</td>
<td></td>
</tr>
<tr>
<td>b. Investment banking, advisory, brokerage, and underwriting fees and commissions</td>
<td>C903 4.b.</td>
</tr>
<tr>
<td>c. Net securitization income</td>
<td>C904 4.c.</td>
</tr>
<tr>
<td>d. Other noninterest income</td>
<td>C905 4.d.</td>
</tr>
<tr>
<td>5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices</td>
<td>C906 5.</td>
</tr>
<tr>
<td>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</td>
<td>C908 7.</td>
</tr>
<tr>
<td>8. Applicable income taxes (on items 1 through 7)</td>
<td>C909 8.</td>
</tr>
<tr>
<td>10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9)</td>
<td>C911 10.</td>
</tr>
<tr>
<td>11. Not applicable.</td>
<td></td>
</tr>
<tr>
<td>12. Eliminations arising from the consolidation of foreign offices with domestic offices</td>
<td>C913 12.</td>
</tr>
</tbody>
</table>
### Schedule RI-E—Explanations

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

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

#### Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>Year-to-date</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
</table>

#### 1. Other noninterest income (from Schedule RI, item 5.l)
Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 5.l:

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Income and fees from the printing and sale of checks</td>
<td>C013 1.a.</td>
</tr>
<tr>
<td>b. Earnings on/increase in value of cash surrender value of life insurance</td>
<td>C014 1.b.</td>
</tr>
<tr>
<td>c. Income and fees from automated teller machines (ATMs)</td>
<td>C016 1.c.</td>
</tr>
<tr>
<td>d. Rent and other income from other real estate owned</td>
<td>4042 1.d.</td>
</tr>
<tr>
<td>e. Safe deposit box rent</td>
<td>C015 1.e.</td>
</tr>
<tr>
<td>f. Net change in the fair values of financial instruments accounted for under a fair value option</td>
<td>F229 1.f.</td>
</tr>
<tr>
<td>g. Bank card and credit card interchange fees</td>
<td>F555 1.g.</td>
</tr>
<tr>
<td>h. Gains on bargain purchases</td>
<td>J447 1.h.</td>
</tr>
<tr>
<td>i. Data processing expenses</td>
<td>4461 1.i.</td>
</tr>
<tr>
<td>j. Advertising and marketing expenses</td>
<td>4462 1.j.</td>
</tr>
<tr>
<td>k. Directors’ fees</td>
<td>4463 1.k.</td>
</tr>
<tr>
<td>l. Printing, stationery, and supplies</td>
<td>C018 2.d.</td>
</tr>
<tr>
<td>m. Postage</td>
<td>8403 2.e.</td>
</tr>
<tr>
<td>n. Legal fees and expenses</td>
<td>4141 2.f.</td>
</tr>
<tr>
<td>o. FDIC deposit insurance assessments</td>
<td>4146 2.g.</td>
</tr>
<tr>
<td>p. Accounting and auditing expenses</td>
<td>F556 2.h.</td>
</tr>
<tr>
<td>q. Consulting and advisory expenses</td>
<td>F557 2.i.</td>
</tr>
<tr>
<td>r. Automated teller machine (ATM) and interchange expenses</td>
<td>F558 2.j.</td>
</tr>
<tr>
<td>s. Telecommunications expenses</td>
<td>F559 2.k.</td>
</tr>
<tr>
<td>t. Data processing expenses</td>
<td>4464 2.l.</td>
</tr>
<tr>
<td>u. Advertising and marketing expenses</td>
<td>4467 2.m.</td>
</tr>
<tr>
<td>v. Directors’ fees</td>
<td>4468 2.n.</td>
</tr>
</tbody>
</table>

#### 2. Other noninterest expense (from Schedule RI, item 7.d)
Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 7.d:

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Data processing expenses</td>
<td>C017 2.a.</td>
</tr>
<tr>
<td>b. Advertising and marketing expenses</td>
<td>0497 2.b.</td>
</tr>
<tr>
<td>c. Directors’ fees</td>
<td>4136 2.c.</td>
</tr>
<tr>
<td>d. Printing, stationery, and supplies</td>
<td>C018 2.d.</td>
</tr>
<tr>
<td>e. Postage</td>
<td>8403 2.e.</td>
</tr>
<tr>
<td>f. Legal fees and expenses</td>
<td>4141 2.f.</td>
</tr>
<tr>
<td>g. FDIC deposit insurance assessments</td>
<td>4146 2.g.</td>
</tr>
<tr>
<td>h. Accounting and auditing expenses</td>
<td>F556 2.h.</td>
</tr>
<tr>
<td>i. Consulting and advisory expenses</td>
<td>F557 2.i.</td>
</tr>
<tr>
<td>j. Automated teller machine (ATM) and interchange expenses</td>
<td>F558 2.j.</td>
</tr>
<tr>
<td>k. Telecommunications expenses</td>
<td>F559 2.k.</td>
</tr>
<tr>
<td>l. Data processing expenses</td>
<td>4464 2.l.</td>
</tr>
<tr>
<td>m. Advertising and marketing expenses</td>
<td>4467 2.m.</td>
</tr>
<tr>
<td>n. Directors’ fees</td>
<td>4468 2.n.</td>
</tr>
</tbody>
</table>

#### 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):

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. (1)</td>
<td>4469 3.a.(1)</td>
</tr>
<tr>
<td>(2) Applicable income tax effect</td>
<td>4486 3.a.(2)</td>
</tr>
<tr>
<td>b. (1)</td>
<td>4487 3.b.(1)</td>
</tr>
<tr>
<td>(2) Applicable income tax effect</td>
<td>4488 3.b.(2)</td>
</tr>
<tr>
<td>c. (1)</td>
<td>4489 3.c.(1)</td>
</tr>
<tr>
<td>(2) Applicable income tax effect</td>
<td>4491 3.c.(2)</td>
</tr>
</tbody>
</table>
**Schedule RI-E—Continued**

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RIAD Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):</strong></td>
<td>B526</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):</strong></td>
<td>B527</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):</strong></td>
<td>4498</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):</strong></td>
<td>4499</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>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):</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comments?</td>
<td>....................................................................................................................</td>
<td>4769</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Other explanations (please type or print clearly):

(TEXT 4769)
## Schedule RC—Balance Sheet

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Tril</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cash and balances due from depository institutions (from Schedule RC-A):</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Interest-bearing balances</td>
<td>0071</td>
<td>1.b.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Securities:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Available-for-sale securities (from Schedule RC-B, column D)</td>
<td>1773</td>
<td>2.b.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Federal funds sold and securities purchased under agreements to resell:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Securities purchased under agreements to resell</td>
<td>RCFD B989</td>
<td>3.b.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Loans and lease financing receivables (from Schedule RC-C):</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans and leases held for sale</td>
<td>5369</td>
<td>4.a.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Loans and leases, net of unearned income</td>
<td>B528</td>
<td>4.b.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. LESS: Allowance for loan and lease losses</td>
<td>3123</td>
<td>4.c.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)</td>
<td>B529</td>
<td>4.d.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Trading assets (from Schedule RC-D)</td>
<td>3545</td>
<td>5.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Premises and fixed assets (including capitalized leases)</td>
<td>2145</td>
<td>6.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Other real estate owned (from Schedule RC-M)</td>
<td>2150</td>
<td>7.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
<td>2130</td>
<td>8.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Intangible assets:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Other intangible assets (from Schedule RC-M)</td>
<td>0426</td>
<td>10.b.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Other assets (from Schedule RC-F)</td>
<td>2160</td>
<td>11.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>12. Total assets (sum of items 1 through 11)</td>
<td>2170</td>
<td>12.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LIABILITIES</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Deposits:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)</td>
<td>2200</td>
<td>13.a</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>RCON 6631</td>
<td>13.a.(1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>RCON 6636</td>
<td>13.a.(2)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)</td>
<td>RCFN 6631</td>
<td>13.b</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>RCFN 6631</td>
<td>13.b.(1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>RCFN 6636</td>
<td>13.b.(2)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Federal funds purchased and securities sold under agreements to repurchase:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Federal funds purchased in domestic offices</td>
<td>RCON B993</td>
<td>14.a</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Securities sold under agreements to repurchase</td>
<td>RCFD B995</td>
<td>14.b.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Trading liabilities (from Schedule RC-D)</td>
<td>RCFD 3548</td>
<td>15.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)</td>
<td>RCFD 3190</td>
<td>16.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

1. Includes cash items in process of collection and unposted debits.
2. Includes time certificates of deposit not held for trading.
3. Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.
4. Includes total demand deposits and noninterest-bearing time and savings deposits.
5. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
6. Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.
### Schedule RC—Continued

<table>
<thead>
<tr>
<th>LIABILITIES—Continued</th>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Tril</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>19. Subordinated notes and debentures¹</td>
<td>3200</td>
<td>19.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20. Other liabilities (from Schedule RC-G)</td>
<td>2930</td>
<td>20.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21. Total liabilities (sum of items 13 through 20)</td>
<td>2948</td>
<td>21.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22. Not applicable.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>EQUITY CAPITAL</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank Equity Capital</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>23. Perpetual preferred stock and related surplus</td>
<td>3838</td>
<td>23.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25. Surplus (exclude all surplus related to preferred stock)</td>
<td>3839</td>
<td>25.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Accumulated other comprehensive income²</td>
<td>B530</td>
<td>26.b.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Other equity capital components³</td>
<td>A130</td>
<td>26.c.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>27. a. Total bank equity capital (sum of items 23 through 26.c)</td>
<td>3210</td>
<td>27.a.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Noncontrolling (minority) interests in consolidated subsidiaries</td>
<td>3000</td>
<td>27.b.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>28. Total equity capital (sum of items 27.a and 27.b)</td>
<td>G105</td>
<td>28.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>29. Total liabilities and equity capital (sum of items 21 and 28)</td>
<td>3300</td>
<td>29.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**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 2010 ________________________________ M.1.

<table>
<thead>
<tr>
<th>RCFD Number</th>
<th>MM DD</th>
</tr>
</thead>
<tbody>
<tr>
<td>6724</td>
<td></td>
</tr>
</tbody>
</table>

| 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards 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) |
| 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) | 5 = Directors’ examination of the bank performed by other external auditors (may be required by state chartering authority) |
| 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 | 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 ________________________________ M.2.

<table>
<thead>
<tr>
<th>RCON</th>
<th>MM</th>
<th>DD</th>
</tr>
</thead>
<tbody>
<tr>
<td>8678</td>
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</tbody>
</table>

¹ Includes limited-life preferred stock and related surplus.

² 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.

³ 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.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Consolidated Bank</th>
<th>(Column B) Domestic Offices</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD Bil Mil Thou</td>
<td>RCON Bil Mil Thou</td>
</tr>
<tr>
<td>1. Cash items in process of collection, unposted debits, and currency and coin</td>
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<tr>
<td>a. Cash items in process of collection and unposted debits</td>
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<td>0080</td>
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<tr>
<td>b. Currency and coin</td>
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<td>0082</td>
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<tr>
<td>2. Balances due from depository institutions in the U.S.</td>
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<tr>
<td>a. U.S. branches and agencies of foreign banks (including their IBFs)</td>
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<td>2.a.</td>
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<td>b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)</td>
<td>0085</td>
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<tr>
<td>a. Foreign branches of other U.S. banks</td>
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<td>3.a.</td>
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<td>b. Other banks in foreign countries and foreign central banks</td>
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<td>5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)</td>
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Schedule RC-B—Securities

Exclude assets held for trading.

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<tr>
<th>Dollar Amounts in Thousands</th>
<th>Held-to-maturity</th>
<th>Available-for-sale</th>
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<tbody>
<tr>
<td></td>
<td>Amortized Cost</td>
<td>Fair Value</td>
</tr>
<tr>
<td></td>
<td>(Column A)</td>
<td>(Column B)</td>
</tr>
<tr>
<td></td>
<td>RCFD Bil Mil Thou</td>
<td>RCFD Bil Mil Thou</td>
</tr>
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<td>1. U.S. Treasury securities</td>
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<td>0213</td>
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<td>1287</td>
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<tr>
<td>2. U.S. Government agency obligations (exclude mortgage-backed securities):</td>
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<td>a. Issued by U.S. Government agencies</td>
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<td>b. Issued by U.S. Government-sponsored agencies</td>
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<td>3. Securities issued by states and political subdivisions in the U.S.</td>
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</table>

1 Includes Small Business Administration “Guaranteed Loan Pool Certificates,” U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Held-to-maturity (Column A)</th>
<th>Available-for-sale (Column B)</th>
<th>(Column C) Amortized Cost</th>
<th>(Column D) Fair Value</th>
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</thead>
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<tr>
<td>RCFD</td>
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<td>Mil</td>
<td>Thou</td>
<td>RCFD</td>
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</table>

4. Mortgage-backed securities (MBS):
   a. Residential mortgage pass-through securities:
      (1) Guaranteed by GNMA
      (2) Issued by FNMA and FHLMC
      (3) Other pass-through securities
   b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):
      (1) Issued or guaranteed by FNMA, FHLMC, or GNMA
      (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA
      (3) All other residential MBS
   c. Commercial MBS:
      (1) Commercial mortgage pass-through securities:
         (a) Issued or guaranteed by FNMA, FHLMC, or GNMA
         (b) Other pass-through securities
      (2) Other commercial MBS:
         (a) Issued or guaranteed by FNMA, FHLMC, or GNMA
         (b) All other commercial MBS
### Schedule RC-B—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Held-to-maturity</th>
<th>Available-for-sale</th>
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<tbody>
<tr>
<td></td>
<td>(Column A) Amortized Cost</td>
<td>(Column B) Fair Value</td>
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<td>5. Asset-backed securities and structured financial products:</td>
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<td>Bil</td>
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<td>a. Asset-backed securities (ABS)...</td>
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<td>(1) Cash .....................</td>
<td>5.b.(1)</td>
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<td>(2) Synthetic ..............</td>
<td>5.b.(2)</td>
<td>G344</td>
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<td>(3) Hybrid ...................</td>
<td>5.b.(3)</td>
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<tr>
<td>6. Other debt securities:</td>
<td>6.a.</td>
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</tr>
<tr>
<td>a. Other domestic debt securities ..................</td>
<td>6.a.</td>
<td>1742</td>
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<tr>
<td>b. Foreign debt securities ..................</td>
<td>6.b.</td>
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<td>7. Investments in mutual funds and other equity securities with readily determinable fair values¹</td>
<td>7.</td>
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<tr>
<td>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) .................</td>
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### Memoranda

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<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
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</thead>
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<td>1. Pledged securities¹ ..........................................................</td>
<td>M.1.</td>
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<tr>
<td>2. Maturity and repricing data for debt securities¹, ² (excluding those in nonaccrual status):</td>
<td>M.2.a.</td>
<td>A549</td>
<td>A550</td>
<td>A551</td>
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<tr>
<td>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: ³, ⁴</td>
<td>M.2.a.(1)</td>
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<td>A550</td>
<td>A551</td>
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<td>(1) Three months or less ..........................................................</td>
<td>M.2.a.(1)</td>
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<td>(2) Over three months through 12 months ..................................</td>
<td>M.2.a.(2)</td>
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<tr>
<td>(3) Over one year through three years ......................................</td>
<td>M.2.a.(3)</td>
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<td>(4) Over three years through five years ...................................</td>
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<td>(5) Over five years through 15 years ......................................</td>
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<td>(6) Over 15 years .................................................................</td>
<td>M.2.a.(6)</td>
<td>A554</td>
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</table>

¹ Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
² Exclude investments in mutual funds and other equity securities with readily determinable fair values.
³ Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
⁴ Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
## Held-to-maturity

<table>
<thead>
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<th>(Column A)</th>
<th>(Column B)</th>
<th>(Column C)</th>
<th>(Column D)</th>
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<tr>
<td>Amortized Cost</td>
<td>Fair Value</td>
<td>Amortized Cost</td>
<td>Fair Value</td>
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</table>

### Memorandum items 5.a through 5.f

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<th>(RCFD)</th>
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<th>(Mil)</th>
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<th>(Bill)</th>
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<th>(Bill)</th>
<th>(Mil)</th>
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</tbody>
</table>

### Memoranum items 5.a through 5.f are to be completed by banks with $1 billion or more in total assets.

1. Complete Memorandum items 5.a through 5.f for banks with $1 billion or more in total assets.

2. Sum of Memorandum items 5.a through 5.f must equal the sum of columns A and D for Schedule RC-B, item 5.a.

3. Sum of Memorandum items 5.a through 5.f must equal the sum of columns A and D for Schedule RC-B, item 5.a.

### Other mortgage-backed securities

- Include CMOs, REMICs, and stripped MBS.
- Exclude mortgage pass-through securities.

#### Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>(Column A)</th>
<th>(Column B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amortized Cost</td>
<td>Fair Value</td>
</tr>
</tbody>
</table>

1. Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.

2. 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.

3. 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.

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1 The $1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.
### Schedule RC-B—Continued

**Memoranda—Continued**

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Held-to-maturity</th>
<th>Available-for-sale</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>(Column A) Amortized Cost</td>
<td>(Column B) Fair Value</td>
</tr>
<tr>
<td>RCFD</td>
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<td>M.6.a.</td>
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<tr>
<td>M.6.g.</td>
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</tr>
</tbody>
</table>

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...
      M.6.a.
   b. Trust preferred securities issued by real estate investment trusts........
      M.6.b.
   c. Corporate and similar loans ...........
      M.6.c.
   d. 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)....
      M.6.d.
   e. 1–4 family residential MBS not issued or guaranteed by GSEs...
      M.6.e.
   f. Diversified (mixed) pools of structured financial products .......
      M.6.f.
   g. Other collateral or reference assets............
      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.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Consolidated Bank</th>
<th>(Column B) Domestic Offices</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFD Bil Mil Thou</td>
<td>RCON Bil Mil Thou</td>
<td></td>
</tr>
</tbody>
</table>

1. Loans secured by real estate
   a. Construction, land development, and other land loans:
      (1) 1–4 family residential construction loans
      (2) Other construction loans and all land development and other land loans
   b. Secured by farmland (including farm residential and other improvements)
   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
      (2) Closed-end loans secured by 1–4 family residential properties:
         (a) Secured by first liens
         (b) Secured by junior liens
   d. Secured by multifamily (5 or more) residential properties
   e. Secured by nonfarm nonresidential properties:
      (1) Loans secured by owner-occupied nonfarm nonresidential properties
      (2) Loans secured by owner-occupied nonfarm nonresidential properties

2. Loans to depository institutions and acceptances of other banks:
   a. To commercial banks in the U.S.
      (1) To U.S. branches and agencies of foreign banks
      (2) To other commercial banks in the U.S.
   b. To other depository institutions in the U.S.
   c. To banks in foreign countries:
      (1) To foreign branches of other U.S. banks
      (2) To other banks in foreign countries

3. Loans to finance agricultural production and other loans to farmers

4. Commercial and industrial loans:
   a. To U.S. addressees (domicile)
   b. To non-U.S. addressees (domicile)

5. Not applicable

6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):
   a. Credit cards
   b. Other revolving credit plans
   c. **Automobile loans**
   d. **Other consumer loans (includes single payment, installment, and all student loans)**

7. Loans to foreign governments and official institutions (including foreign central banks)

8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.
Schedule RC-C—Continued

Part I. Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Consolidated Bank</th>
<th>(Column B) Domestic Offices</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD</td>
<td>Bil</td>
</tr>
<tr>
<td>9. Loans to nondepository financial institutions and other loans</td>
<td>1563</td>
<td></td>
</tr>
<tr>
<td>a. Loans to nondepository financial institutions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Other loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Loans for purchasing or carrying securities (secured and unsecured)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) All other loans (exclude consumer loans)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Lease financing receivables (net of unearned income)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. All other leases</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. LESS: Any unearned income on loans reflected in items 1–9 above</td>
<td>2123</td>
<td></td>
</tr>
<tr>
<td>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)</td>
<td>2122</td>
<td></td>
</tr>
</tbody>
</table>

Memoranda

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Construction, land development, and other land loans in domestic offices:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) 1–4 family residential construction loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Other construction loans and all land development and other land loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Loans secured by 1–4 family residential properties in domestic offices</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Secured by multifamily (5 or more) residential properties in domestic offices</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Secured by nonfarm nonresidential properties in domestic offices:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Loans secured by other nonfarm nonresidential properties</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Commercial and industrial loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) To U.S. addressees (domicile)</td>
<td></td>
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<td></td>
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<tr>
<td>(2) To non-U.S. addressees (domicile)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. All other loans (include loans to individuals for household, family, and other personal expenditures)</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):

<table>
<thead>
<tr>
<th></th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Loans secured by farmland in domestic offices</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Loans to depository institutions and acceptances of other banks</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) Loans to finance agricultural production and other loans to farmers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4) Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Credit cards</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Automobile loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(5) Loans to foreign governments and official institutions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(6) Other loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(7) Loans secured by real estate in foreign offices</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 Includes “Obligations (other than securities and leases) of states and political subdivisions in the U.S.” and “Loans to nondepository financial institutions and other loans.”
## Schedule RC-C—Continued

### Part I. Continued

<table>
<thead>
<tr>
<th>Memoranda—Continued</th>
<th>Dollar Amounts in Thousands</th>
</tr>
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<tbody>
<tr>
<td>2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):</td>
<td>RCON</td>
</tr>
<tr>
<td>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:</td>
<td></td>
</tr>
<tr>
<td>(1) Three months or less</td>
<td>A564</td>
</tr>
<tr>
<td>(2) Over three months through 12 months</td>
<td>A565</td>
</tr>
<tr>
<td>(3) Over one year through three years</td>
<td>A566</td>
</tr>
<tr>
<td>(4) Over three years through five years</td>
<td>A567</td>
</tr>
<tr>
<td>(5) Over five years through 15 years</td>
<td>A568</td>
</tr>
<tr>
<td>(6) Over 15 years</td>
<td>A569</td>
</tr>
<tr>
<td>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:</td>
<td></td>
</tr>
<tr>
<td>(1) Three months or less</td>
<td>A570</td>
</tr>
<tr>
<td>(2) Over three months through 12 months</td>
<td>A571</td>
</tr>
<tr>
<td>(3) Over one year through three years</td>
<td>A572</td>
</tr>
<tr>
<td>(4) Over three years through five years</td>
<td>A573</td>
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<td>(5) Over five years through 15 years</td>
<td>A574</td>
</tr>
<tr>
<td>(6) Over 15 years</td>
<td>A575</td>
</tr>
<tr>
<td>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)</td>
<td>A247</td>
</tr>
<tr>
<td>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</td>
<td>2746</td>
</tr>
<tr>
<td>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)</td>
<td>5370</td>
</tr>
<tr>
<td>5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A)</td>
<td>B837</td>
</tr>
</tbody>
</table>

**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.**


**Memorandum item 7 is to be completed by all banks.**

7. Purchased impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale): | | | |
| b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 | C780 | M.7.b. |

---

1. Report fixed-rate loans and leases by remaining maturity and floating-rate loans by next repricing date.
2. Sum of Memorandum items 2.a.(1) through 2.a.(6), plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
3. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.
4. Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.
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)) ................................................................. F230 M.8.a.

   Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2010, that exceeded the lesser of $100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).
   b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties .............................................. 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.


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.

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)
      (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 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) Automobile loans ............................................................................ K196 K196 M.10.c.(3)
      (4) Other consumer loans (includes single payment, installment, and all student loans) ................................................................. K208 K208 M.10.c.(4)
   d. Other loans ............................................................................................. F589 F589 M.10.d.
### Schedule RC-C—Continued

#### Part I. Continued

#### Memoranda—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A)</th>
<th>(Column B)</th>
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<tr>
<td></td>
<td>RCFD Bil</td>
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<tr>
<td>11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans secured by real estate</td>
<td>F609</td>
<td></td>
</tr>
<tr>
<td>(1) Construction, land development, and other land loans</td>
<td>F590</td>
<td></td>
</tr>
<tr>
<td>(2) Secured by farmland (including farm residential and other improvements)</td>
<td>F591</td>
<td></td>
</tr>
<tr>
<td>(3) Secured by 1–4 family residential properties:</td>
<td>F592</td>
<td></td>
</tr>
<tr>
<td>(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit</td>
<td>F593</td>
<td></td>
</tr>
<tr>
<td>(2) Secured by junior liens</td>
<td>F594</td>
<td></td>
</tr>
<tr>
<td>(4) Secured by multifamily (5 or more) residential properties</td>
<td>F595</td>
<td></td>
</tr>
<tr>
<td>(5) Secured by nonfarm nonresidential properties</td>
<td>F596</td>
<td></td>
</tr>
<tr>
<td>b. Commercial and industrial loans</td>
<td>F597</td>
<td></td>
</tr>
<tr>
<td>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Credit cards</td>
<td>F598</td>
<td></td>
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<tr>
<td>(2) Other revolving credit plans</td>
<td>F599</td>
<td></td>
</tr>
<tr>
<td>(3) Automobile loans</td>
<td>K195</td>
<td></td>
</tr>
<tr>
<td>(4) Other consumer loans (includes single payment, installment, and all student loans)</td>
<td>K209</td>
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<td>d. Other loans</td>
<td>F601</td>
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<table>
<thead>
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<th>(Column B)</th>
<th>(Column C)</th>
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<tr>
<td></td>
<td>RCFD Bil</td>
<td>Mil Thou</td>
<td>RCFD Bil</td>
</tr>
<tr>
<td>12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans secured by real estate</td>
<td>G091</td>
<td></td>
<td>G092</td>
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<tr>
<td>b. Commercial and industrial loans</td>
<td>G094</td>
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<td>G095</td>
</tr>
<tr>
<td>c. Loans to individuals for household, family, and other personal expenditures</td>
<td>G097</td>
<td></td>
<td>G098</td>
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<tr>
<td>d. All other loans and all leases</td>
<td>G100</td>
<td></td>
<td>G101</td>
</tr>
</tbody>
</table>
Memoranda—Continued

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, 2010.

13. Construction, land development, and other land loans in domestic offices with interest reserves:
   a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B) ............................................................... 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.

Memorandum item 14 is to be completed by all banks.

14. Pledged loans and leases .............................................................................................................................................. G378
      M.14.

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 ........................................... RCON
      J466
      M.15.a.(1)
      (2) Proprietary reverse mortgages ................................................................................................................. J467
      M.15.a.(2)
   b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:
      (1) Home Equity Conversion Mortgage (HECM) reverse mortgages ........................................... J468
      M.15.b.(1)
      (2) Proprietary reverse mortgages ................................................................................................................. J469
      M.15.b.(2)
   c. Principal amount of reverse mortgage originations that have been sold during the year:
      (1) Home Equity Conversion Mortgage (HECM) reverse mortgages ........................................... J470
      M.15.c.(1)
      (2) Proprietary reverse mortgages ................................................................................................................. J471
      M.15.c.(2)
**Schedule RC-C—Continued**

**Part II. Loans to Small Businesses and Small Farms**

Report the number and amount currently outstanding as of the report date of business loans with “original amounts” of $1,000,000 or less and farm loans with “original amounts” of $500,000 or less. The following guidelines should be used to determine the “original amount” of a loan: (1) For loans drawn down under lines of credit or loan commitments, the “original amount” of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the “original amount” is the amount currently outstanding on the report date. (2) For loan participations and syndications, the “original amount” of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the “original amount” is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

**Loans to Small Businesses**

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank’s “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, and all or substantially all of the dollar volume of your bank’s “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of $100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an “X” in the box marked “NO.”) ............................................................................................................ 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.

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

- a. “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed $100,000.) ............................................................................................................ 2.a.
- b. “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed $100,000.) ............................................................................................................ 2.b.

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 .......................................................... 3.a.
- b. With original amounts of more than $100,000 through $250,000 ......................... 3.b.
- c. With original amounts of more than $250,000 through $1,000,000 ...................... 3.c.

4. Number and amount currently outstanding of “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):

- a. With original amounts of $100,000 or less .......................................................... 4.a.
- b. With original amounts of more than $100,000 through $250,000 ......................... 4.b.
- c. With original amounts of more than $250,000 through $1,000,000 ...................... 4.c.
### 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.”) .........

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.) .................................................................

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</tr>
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<table>
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<th>Dollar Amounts in Thousands</th>
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<tr>
<td>Number of Loans</td>
</tr>
<tr>
<td>(Column B) Amount Currently Outstanding</td>
</tr>
<tr>
<td>RCON</td>
</tr>
<tr>
<td>5576</td>
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<tr>
<td>5577</td>
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</tbody>
</table>

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 .........

<table>
<thead>
<tr>
<th>Number of Loans</th>
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<tbody>
<tr>
<td>RCON</td>
</tr>
<tr>
<td>5578</td>
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<td>5580</td>
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<table>
<thead>
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<th>(Column B) Amount Currently Outstanding</th>
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<td>5579</td>
</tr>
<tr>
<td>5581</td>
</tr>
<tr>
<td>5583</td>
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</table>

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 .........

<table>
<thead>
<tr>
<th>Number of Loans</th>
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<tr>
<td>5584</td>
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<td>5586</td>
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<td>5588</td>
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<table>
<thead>
<tr>
<th>(Column B) Amount Currently Outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCON</td>
</tr>
<tr>
<td>5585</td>
</tr>
<tr>
<td>5587</td>
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<tr>
<td>5589</td>
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## Schedule RC-D—Trading Assets and Liabilities

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

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>(Column A) Consolidated Bank</th>
<th>(Column B) Domestic Offices</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD</td>
<td>Bil</td>
</tr>
<tr>
<td>3. Securities issued by states and political subdivisions in the U.S.</td>
<td>3533</td>
<td>3533</td>
</tr>
<tr>
<td>4. Mortgage-backed securities (MBS):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA</td>
<td>G379</td>
<td>G379</td>
</tr>
<tr>
<td>b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)</td>
<td>G380</td>
<td>G380</td>
</tr>
<tr>
<td>c. All other residential MBS</td>
<td>G381</td>
<td>G381</td>
</tr>
<tr>
<td>d. Commercial MBS issued or guaranteed by FNMA, FHLMC, or GNMA</td>
<td>K197</td>
<td>K197</td>
</tr>
<tr>
<td>e. All other commercial MBS</td>
<td>K198</td>
<td>K198</td>
</tr>
<tr>
<td>5. Other debt securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Structured financial products:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Cash</td>
<td>G383</td>
<td>G383</td>
</tr>
<tr>
<td>(2) Synthetic</td>
<td>G384</td>
<td>G384</td>
</tr>
<tr>
<td>(3) Hybrid</td>
<td>G385</td>
<td>G385</td>
</tr>
<tr>
<td>b. All other debt securities</td>
<td>G386</td>
<td>G386</td>
</tr>
<tr>
<td>a. Loans secured by real estate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Construction, land development, and other land loans</td>
<td>F604</td>
<td></td>
</tr>
<tr>
<td>(2) Secured by farmland (including farm residential and other improvements)</td>
<td>F605</td>
<td></td>
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<tr>
<td>(3) Secured by 1–4 family residential properties:</td>
<td></td>
<td></td>
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<tr>
<td>(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit</td>
<td>F606</td>
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</tr>
<tr>
<td>(b) Closed-end loans secured by 1–4 family residential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Secured by first liens</td>
<td>F607</td>
<td></td>
</tr>
<tr>
<td>(2) Secured by junior liens</td>
<td>F611</td>
<td></td>
</tr>
<tr>
<td>(4) Secured by multifamily (5 or more) residential properties</td>
<td>F612</td>
<td></td>
</tr>
<tr>
<td>(5) Secured by nonfarm nonresidential properties</td>
<td>F613</td>
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</tr>
<tr>
<td>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Credit cards</td>
<td>F615</td>
<td>F615</td>
</tr>
<tr>
<td>(2) Other revolving credit plans</td>
<td>F616</td>
<td>F616</td>
</tr>
<tr>
<td>(3) Automobile loans</td>
<td>K199</td>
<td>K199</td>
</tr>
<tr>
<td>(4) Other consumer loans (includes single payment, installment, and all student loans)</td>
<td>K210</td>
<td>K210</td>
</tr>
<tr>
<td>d. Other loans</td>
<td>F618</td>
<td>F618</td>
</tr>
<tr>
<td>7–8. Not applicable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Not applicable</td>
<td></td>
<td></td>
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<tr>
<td>11. Derivatives with a positive fair value</td>
<td>3543</td>
<td>3543</td>
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<tr>
<td>12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)</td>
<td>3545</td>
<td>3545</td>
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### LIABILITIES

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</thead>
<tbody>
<tr>
<td></td>
<td>3547</td>
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<tbody>
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<td></td>
<td>3547</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)</th>
<th>15.</th>
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<tbody>
<tr>
<td></td>
<td>3548</td>
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### Memoranda

#### Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th></th>
<th>(Column A) Consolidated Bank</th>
<th>(Column B) Domestic Offices</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFD Bil</td>
<td>Mil Thou</td>
<td>RCON Bil Mil Thou</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Loans secured by real estate</td>
<td></td>
</tr>
<tr>
<td>(1) Construction, land development, and other land loans</td>
<td>F790</td>
</tr>
<tr>
<td>(2) Secured by farmland (including farm residential and other improvements)</td>
<td>F625</td>
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<tr>
<td>(3) Secured by 1–4 family residential properties:</td>
<td></td>
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<tr>
<td>(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit</td>
<td></td>
</tr>
<tr>
<td>(b) Closed-end loans secured by 1–4 family residential properties:</td>
<td></td>
</tr>
<tr>
<td>(1) Secured by first liens</td>
<td></td>
</tr>
<tr>
<td>(2) Secured by junior liens</td>
<td></td>
</tr>
<tr>
<td>(4) Secured by multifamily (5 or more) residential properties</td>
<td></td>
</tr>
<tr>
<td>(5) Secured by nonfarm nonresidential properties</td>
<td></td>
</tr>
<tr>
<td>b. Commercial and industrial loans</td>
<td>F632</td>
</tr>
<tr>
<td>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</td>
<td></td>
</tr>
<tr>
<td>(1) Credit cards</td>
<td>F633</td>
</tr>
<tr>
<td>(2) Other revolving credit plans</td>
<td>F634</td>
</tr>
<tr>
<td>(3) Automobile loans</td>
<td>K200</td>
</tr>
<tr>
<td>(4) Other consumer loans (includes single payment, installment, and all student loans)</td>
<td>K211</td>
</tr>
<tr>
<td>d. Other loans</td>
<td>F636</td>
</tr>
</tbody>
</table>

| 2. Loans measured at fair value that are past due 90 days or more:                                             | M.2.a. |
| a. Fair value                                                                                                | F639  |
| b. Unpaid principal balance                                                                                  | F640  |

| 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)): | M.3.a. |
| a. Trust preferred securities issued by financial institutions                                               | G299  |
| b. Trust preferred securities issued by real estate investment trusts                                       | G332  |
| c. Corporate and similar loans                                                                                | G333  |
| d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)          | G334  |
| e. 1–4 family residential MBS not issued or guaranteed by GSEs                                               | G335  |
| f. Diversified (mixed) pools of structured financial products                                                | G651  |
| g. Other collateral or reference assets                                                                        | G652  |

| a. Pledged securities                                                                                        | G387  |
| b. Pledged loans                                                                                            | G388  |
5. Asset-backed securities:
   a. Credit card receivables
   b. Home equity lines
   c. Automobile loans
   d. Other consumer loans
   e. Commercial and industrial loans
   f. Other

6. Retained beneficial interests in securitizations (first-loss or equity tranches)

7. Equity securities (included in Schedule RC-D, item 9, above):
   a. Readily determinable fair values
   b. Other

8. Loans pending securitization

9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9,
   that are greater than $25,000 and exceed 25% of the item):
   a. 
   b. 
   c. 

10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D,
    item 13.b, that are greater than $25,000 and exceed 25% of the item):
    a. 
    b. 
    c. 

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.
Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

| Deposits of: | Dollar Amounts in Thousands |  |  |  |  |  |  |  |  |
|-------------|-----------------------------|---|---|---|---|---|---|---|
| 1. Individuals, partnerships, and corporations | B549 |  |  |  |  |  |  |  |
| 2. U.S. Government | 2202 |  |  |  |  |  |  |  |
| 3. States and political subdivisions in the U.S. | 2203 |  |  |  |  |  |  |  |
| 4. Commercial banks and other depository institutions in the U.S. | B551 |  |  |  |  |  |  |  |
| 5. Banks in foreign countries | 2213 |  |  |  |  |  |  |  |
| 6. Foreign governments and official institutions (including foreign central banks) | 2216 |  |  |  |  |  |  |  |
| 7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) | 2215 | 2210 |  |  |  | 2385 | |  |

Memoranda

<table>
<thead>
<tr>
<th>Memoranda</th>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Selected components of total deposits (i.e., sum of item 7, columns A and C):</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Total brokered deposits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Fully insured brokered deposits (included in Memorandum item 1.b above):</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Brokered deposits of less than $100,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Maturity data for brokered deposits:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Brokered deposits of less than $100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Brokered deposits of $100,000 through $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>(3) Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)</td>
<td></td>
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<td></td>
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<tr>
<td>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)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits</td>
<td></td>
<td></td>
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</table>

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

#### Memoranda—Continued

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<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):</td>
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<td></td>
<td></td>
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<tr>
<td>a. Savings deposits:</td>
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<td></td>
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<tr>
<td>(1) Money market deposit accounts (MMDAs)</td>
<td>6810</td>
<td></td>
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<td>M.2.a.(1)</td>
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<tr>
<td>(2) Other savings deposits (excludes MMDAs)</td>
<td>0352</td>
<td></td>
<td></td>
<td>M.2.a.(2)</td>
</tr>
<tr>
<td>b. Total time deposits of less than $100,000</td>
<td>6648</td>
<td></td>
<td></td>
<td>M.2.b.</td>
</tr>
<tr>
<td>c. Total time deposits of $100,000 through $250,000</td>
<td>J473</td>
<td></td>
<td></td>
<td>M.2.c.</td>
</tr>
<tr>
<td>d. Total time deposits of more than $250,000</td>
<td>J474</td>
<td></td>
<td></td>
<td>M.2.d.</td>
</tr>
<tr>
<td>e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above</td>
<td>M.2.e.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Maturity and repricing data for time deposits of less than $100,000:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Time deposits of less than $100,000 with a remaining maturity or next repricing date of:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Three months or less</td>
<td>A579</td>
<td></td>
<td></td>
<td>M.3.a.(1)</td>
</tr>
<tr>
<td>(2) Over three months through 12 months</td>
<td>A580</td>
<td></td>
<td></td>
<td>M.3.a.(2)</td>
</tr>
<tr>
<td>(3) Over one year through three years</td>
<td>A581</td>
<td></td>
<td></td>
<td>M.3.a.(3)</td>
</tr>
<tr>
<td>(4) Over three years</td>
<td>A582</td>
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<td>M.3.a.(4)</td>
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<tr>
<td>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)</td>
<td>A241</td>
<td></td>
<td></td>
<td>M.3.b.</td>
</tr>
<tr>
<td>4. Maturity and repricing data for time deposits of $100,000 or more:</td>
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</tr>
<tr>
<td>a. Time deposits of $100,000 or more with a remaining maturity or next repricing date of:</td>
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<td></td>
<td></td>
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<tr>
<td>(1) Three months or less</td>
<td>A584</td>
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<td>M.4.a.(1)</td>
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<tr>
<td>(2) Over three months through 12 months</td>
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<td>M.4.a.(2)</td>
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<tr>
<td>(3) Over one year through three years</td>
<td>A586</td>
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<td>M.4.a.(3)</td>
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<tr>
<td>(4) Over three years</td>
<td>A587</td>
<td></td>
<td></td>
<td>M.4.a.(4)</td>
</tr>
<tr>
<td>b. Time deposits of $100,000 through $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)</td>
<td>K221</td>
<td></td>
<td></td>
<td>M.4.b.</td>
</tr>
<tr>
<td>c. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)</td>
<td>K222</td>
<td></td>
<td></td>
<td>M.4.c.</td>
</tr>
</tbody>
</table>

1 Report fixed-rate time deposits by remaining maturity and floating rate deposits by next repricing date.
2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
3 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.
4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.

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

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

<table>
<thead>
<tr>
<th>Memorandum</th>
<th>Dollar Amounts in Thousands</th>
<th>RCFN</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)</td>
<td>A245</td>
<td></td>
<td></td>
<td>M.1.</td>
<td></td>
</tr>
</tbody>
</table>
### Schedule RC-F—Other Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Accrued interest receivable¹</td>
<td>B556</td>
</tr>
<tr>
<td>2. Net deferred tax assets²</td>
<td>2148</td>
</tr>
<tr>
<td>3. Interest-only strips receivable (not in the form of a security)³ on:</td>
<td></td>
</tr>
<tr>
<td>a. Mortgage loans</td>
<td>A519</td>
</tr>
<tr>
<td>b. Other financial assets</td>
<td>A520</td>
</tr>
<tr>
<td>4. Equity securities that DO NOT have readily determinable fair values⁴</td>
<td>1752</td>
</tr>
<tr>
<td>5. Life insurance assets:</td>
<td></td>
</tr>
<tr>
<td>a. General account life insurance assets</td>
<td>K201</td>
</tr>
<tr>
<td>b. Separate account life insurance assets</td>
<td>K202</td>
</tr>
<tr>
<td>c. Hybrid account life insurance assets</td>
<td>K270</td>
</tr>
<tr>
<td>6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item)</td>
<td>2168</td>
</tr>
<tr>
<td>a. Prepaid expenses (excluding prepaid assessments)</td>
<td></td>
</tr>
<tr>
<td>b. Repossessed personal property (including vehicles)</td>
<td></td>
</tr>
<tr>
<td>c. Derivatives with a positive fair value held for purposes other than trading</td>
<td></td>
</tr>
<tr>
<td>d. Retained interests in accrued interest receivable related to securitized credit cards</td>
<td></td>
</tr>
<tr>
<td>e. FDIC loss-sharing indemnification assets</td>
<td></td>
</tr>
<tr>
<td>f. Prepaid deposit insurance assessments</td>
<td></td>
</tr>
<tr>
<td>g. TEXT 3546</td>
<td>3549</td>
</tr>
<tr>
<td>h. TEXT 3550</td>
<td>3550</td>
</tr>
<tr>
<td>i. TEXT 3551</td>
<td>3551</td>
</tr>
<tr>
<td>7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)</td>
<td>2160</td>
</tr>
</tbody>
</table>

---

### Schedule RC-G—Other Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. a. Interest accrued and unpaid on deposits in domestic offices⁵</td>
<td>3645</td>
</tr>
<tr>
<td>b. Other expenses accrued and unpaid (includes accrued income taxes payable)</td>
<td>RCFD</td>
</tr>
<tr>
<td>2. Net deferred tax liabilities²</td>
<td>3646</td>
</tr>
<tr>
<td>3. Allowance for credit losses on off-balance-sheet credit exposures</td>
<td>3049</td>
</tr>
<tr>
<td>4. All other liabilities (itemize and describe amounts greater than $25,000 that exceed 25% of this item)</td>
<td>2938</td>
</tr>
<tr>
<td>a. Accounts payable</td>
<td>3066</td>
</tr>
<tr>
<td>b. Deferred compensation liabilities</td>
<td>C011</td>
</tr>
<tr>
<td>c. Dividends declared but not yet payable</td>
<td>2932</td>
</tr>
<tr>
<td>d. Derivatives with a negative fair value held for purposes other than trading</td>
<td></td>
</tr>
<tr>
<td>e. TEXT 3552</td>
<td>3552</td>
</tr>
<tr>
<td>f. TEXT 3553</td>
<td>3553</td>
</tr>
<tr>
<td>g. TEXT 3554</td>
<td>3554</td>
</tr>
<tr>
<td>5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)</td>
<td>2930</td>
</tr>
</tbody>
</table>

---

¹ Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
² See discussion of deferred income taxes in Glossary entry on “income taxes.”
³ Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
⁴ Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers’ bank stock.
⁵ For savings banks, include “dividends” accrued and unpaid on deposits.
## Schedule RC-H—Selected Balance Sheet Items for Domestic Offices

Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>Item</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. and 2. Not applicable</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Securities purchased under agreements to resell</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Securities sold under agreements to repurchase</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Other borrowed money</td>
<td>B9995</td>
<td></td>
<td></td>
<td>3.190</td>
</tr>
<tr>
<td><strong>EITHER</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>OR</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>2941</td>
<td></td>
<td></td>
<td>7.</td>
</tr>
<tr>
<td>8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)</td>
<td>2192</td>
<td></td>
<td></td>
<td>8.</td>
</tr>
<tr>
<td>9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)</td>
<td>3129</td>
<td></td>
<td></td>
<td>9.</td>
</tr>
</tbody>
</table>

### (Column A) Amortized Cost of Held-to-Maturity Securities

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

### (Column B) Fair Value of Available-for-Sale Securities

<table>
<thead>
<tr>
<th>Item</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>18. Equity securities that do not have readily determinable fair values</td>
<td></td>
<td>1752</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Schedule RC-I—Assets and Liabilities of IBFs

*To be completed only by banks with IBFs and other “foreign” offices.*

Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>Item</th>
<th>RCFN</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)</td>
<td>2133</td>
<td></td>
<td></td>
<td>1.</td>
</tr>
<tr>
<td>2. Total IBF liabilities (component of Schedule RC, item 21)</td>
<td>2898</td>
<td></td>
<td></td>
<td>2.</td>
</tr>
</tbody>
</table>
## Schedule RC-K—Quarterly Averages

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Tril</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Interest-bearing balances due from depository institutions</td>
<td>3381</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)</td>
<td>B558</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Mortgage-backed securities</td>
<td>B559</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. All other securities (includes securities issued by states and political subdivisions in the U.S.)</td>
<td>B560</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Federal funds sold and securities purchased under agreements to resell</td>
<td>3385</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans in domestic offices:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Total loans</td>
<td>RCON</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Loans secured by real estate:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Loans secured by 1–4 family residential properties</td>
<td>3465</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) All other loans secured by real estate</td>
<td>3466</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) Loans to finance agricultural production and other loans to farmers</td>
<td>3386</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4) Commercial and industrial loans</td>
<td>3387</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(5) Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Credit cards</td>
<td>B561</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</td>
<td>B562</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>RCFN</td>
<td>3360</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Trading assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Lease financing receivables (net of unearned income)</td>
<td></td>
<td>RCFD</td>
<td>3484</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Total assets</td>
<td></td>
<td></td>
<td>RCFD</td>
<td>3368</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| LIABILITIES | | | | | | |
| 10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) | RCON | | | | | |
| 11. Nontransaction accounts in domestic offices: | | | | | | |
| a. Savings deposits (includes MMDAs) | B563 | | | | | |
| b. Time deposits of $100,000 or more | A514 | | | | | |
| c. Time deposits of less than $100,000 | A529 | | | | | |
| 12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs | RCFN | 3404 | | | | |
| 13. Federal funds purchased and securities sold under agreements to repurchase | RCFD | 3353 | | | | |
| 14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) | RCFD | 3355 | | | | |

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1. For all items, banks have the option of reporting either (1) an average of **DAILY** figures for the quarter, or (2) an average of **WEEKLY** figures (i.e., the Wednesday of each week of the quarter).

2. Quarterly averages for all debt securities should be based on amortized cost.

3. Quarterly averages for all equity securities should be based on historical cost.

4. The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.
1. Unused commitments:
   a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines ...............................................................................................................................................   1.a.
   Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.
   (1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....   1.a.(1)
   (2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above).............................................   1.a.(2)
   b. Credit card lines .......................................................................................................... ..................   1.b.
   Items 1.b.(1) and 1.b.(2) are to be completed by banks with either $300 million or more in total assets or $300 million or more in credit card lines.1 (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)
   (1) Unused consumer credit card lines.........................................................................................   1.b.(1)
   (2) Other unused credit card lines ................................................................................................   1.b.(2)
   c. Commitments to fund commercial real estate, construction, and land development loans:
      (1) Secured by real estate:
         (a) 1–4 family residential construction loan commitments .....................................................   1.c.(1)(a)
         (b) Commercial real estate, other construction loan, and land development loan commitments ............................................................................................................................................... 1.c.(1)(b)
      (2) NOT secured by real estate....................................................................................................   1.c.(2)
   d. Securities underwriting..................................................................................................................   1.d.
   e. Other unused commitments:
      (1) Commercial and industrial loans.......................................................................................   1.e.(1)
      (2) Loans to financial institutions..............................................................................................   1.e.(2)
      (3) All other unused commitments.............................................................................................   1.e.(3)

2. Financial standby letters of credit........................................................................................ ...............   2.
   Item 2.a is to be completed by banks with $1 billion or more in total assets.1
   a. Amount of financial standby letters of credit conveyed to others ............................................ 2.a.

   Item 3.a is to be completed by banks with $1 billion or more in total assets.1
   a. Amount of performance standby letters of credit conveyed to others .................................... 3.a.

4. Commercial and similar letters of credit .................................................................................. 4.

5. Not applicable

6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) ............................................................................................................................................... 6.

7. Credit derivatives:
   a. Notional amounts:
      (1) Credit default swaps ..................................   7.a.(1)
      (2) Total return swaps......................................   7.a.(2)
      (3) Credit options .............................................   7.a.(3)
      (4) Other credit derivatives ..............................   7.a.(4)
   b. Gross fair values:
      (1) Gross positive fair value..................................   7.b.(1)
      (2) Gross negative fair value ..................................   7.b.(2)

---

1 The asset size test and the $300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2010, Report of Condition.
Schedule RC-L—Continued

Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>Remaining Maturity of:</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Column A) One Year or Less</td>
<td>RCFD</td>
</tr>
<tr>
<td>(Column B) Over One Year Through Five Years</td>
<td>RCFD</td>
</tr>
<tr>
<td>(Column C) Over Five Years</td>
<td>RCFD</td>
</tr>
</tbody>
</table>

7. c. Notional amounts by regulatory capital treatment:
   (1) Positions covered under the Market Risk Rule:
      (a) Sold protection
      (b) Purchased protection
   (2) All other positions:
      (a) Sold protection
      (b) Purchased protection that is recognized as a guarantee for regulatory capital purposes
      (c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes

7. d. Notional amounts by remaining maturity:
   (1) Sold credit protection:
      (a) Investment grade
      (b) Subinvestment grade
   (2) Purchased credit protection:
      (a) Investment grade
      (b) Subinvestment grade

8. Spot foreign exchange contracts

9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, “Total bank equity capital”):
   a. Securities borrowed
   b. Commitments to purchase when-issued securities
   c. Standby letters of credit issued by a Federal Home Loan Bank on the bank’s behalf
   d. 
   e. 
   f. 

10. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, “Total bank equity capital”)
    a. Commitments to sell when-issued securities
    b. 
    c. 
    d. 
    e. 

11. Year-to-date merchant credit card sales volume:
    a. Sales for which the reporting bank is the acquiring bank
    b. Sales for which the reporting bank is the agent bank with risk

---

1 Sum of items 7.c.(1)(a) and 7.c.(2)(a), must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.
2 Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.
3 Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.
<table>
<thead>
<tr>
<th>Derivatives Position Indicators</th>
<th>(Column A) Interest Rate Contracts</th>
<th>(Column B) Foreign Exchange Contracts</th>
<th>(Column C) Equity Derivative Contracts</th>
<th>(Column D) Commodity and Other Contracts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tril Bil Mil Thou</td>
<td>Tril Bil Mil Thou</td>
<td>Tril Bil Mil Thou</td>
<td>Tril Bil Mil Thou</td>
</tr>
<tr>
<td>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):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Futures contracts</td>
<td>RCFD 8693</td>
<td>RCFD 8694</td>
<td>RCFD 8695</td>
<td>RCFD 8696</td>
</tr>
<tr>
<td>b. Forward contracts</td>
<td>RCFD 8697</td>
<td>RCFD 8698</td>
<td>RCFD 8699</td>
<td>RCFD 8700</td>
</tr>
<tr>
<td>c. Exchange-traded option contracts:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Written options</td>
<td>RCFD 8707</td>
<td>RCFD 8702</td>
<td>RCFD 8703</td>
<td>RCFD 8704</td>
</tr>
<tr>
<td>(2) Purchased options</td>
<td>RCFD 8705</td>
<td>RCFD 8706</td>
<td>RCFD 8707</td>
<td>RCFD 8708</td>
</tr>
<tr>
<td>d. Over-the-counter option contracts:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Written options</td>
<td>RCFD 8709</td>
<td>RCFD 8710</td>
<td>RCFD 8711</td>
<td>RCFD 8712</td>
</tr>
<tr>
<td>(2) Purchased options</td>
<td>RCFD 8713</td>
<td>RCFD 8714</td>
<td>RCFD 8715</td>
<td>RCFD 8716</td>
</tr>
<tr>
<td>e. Swaps</td>
<td>RCFD 3450</td>
<td>RCFD 3826</td>
<td>RCFD 8719</td>
<td>RCFD 8720</td>
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<tr>
<td>14. Total gross notional amount of derivative contracts held for purposes other than trading</td>
<td>RCFD 8725</td>
<td>RCFD 8726</td>
<td>RCFD 8727</td>
<td>RCFD 8728</td>
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<tr>
<td>a. Interest rate swaps where the bank has agreed to pay a fixed rate</td>
<td>RCFD A589</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Gross fair values of derivative contracts:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Contracts held for trading:</td>
<td>RCFD 8733</td>
<td>RCFD 8734</td>
<td>RCFD 8735</td>
<td>RCFD 8736</td>
</tr>
<tr>
<td>(1) Gross positive fair value</td>
<td>RCFD 8737</td>
<td>RCFD 8738</td>
<td>RCFD 8739</td>
<td>RCFD 8740</td>
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<tr>
<td>(2) Gross negative fair value</td>
<td>RCFD 8741</td>
<td>RCFD 8742</td>
<td>RCFD 8743</td>
<td>RCFD 8744</td>
</tr>
<tr>
<td>b. Contracts held for purposes other than trading:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Gross positive fair value</td>
<td>RCFD 8745</td>
<td>RCFD 8746</td>
<td>RCFD 8747</td>
<td>RCFD 8748</td>
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<tr>
<td>(2) Gross negative fair value</td>
<td></td>
<td></td>
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</tbody>
</table>
Schedule RC-L—Continued

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Banks and Securities Firms</th>
<th>(Column B) Monoline Financial Guarantors</th>
<th>(Column C) Hedge Funds</th>
<th>(Column D) Sovereign Governments</th>
<th>(Column E) Corporations and All Other Counterparties</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD</td>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
<td>RCFD</td>
</tr>
<tr>
<td>16. Over-the-counter derivatives:</td>
<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>a. Net current credit exposure</td>
<td>G418</td>
<td></td>
<td></td>
<td></td>
<td>G419</td>
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<tr>
<td>b. Fair value of collateral:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>(2) Cash—Other currencies</td>
<td>G428</td>
<td></td>
<td></td>
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<td>G429</td>
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<tr>
<td>(3) U.S. Treasury securities</td>
<td>G433</td>
<td></td>
<td></td>
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<td>G434</td>
</tr>
<tr>
<td>(5) Corporate bonds</td>
<td>G443</td>
<td></td>
<td></td>
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<td>G444</td>
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<tr>
<td>(6) Equity securities</td>
<td>G448</td>
<td></td>
<td></td>
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<td>G449</td>
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<tr>
<td>(7) All other collateral</td>
<td>G453</td>
<td></td>
<td></td>
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<td>G454</td>
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<tr>
<td>(8) Total fair value of collateral (sum of items 16.b.(1) through (7))</td>
<td>G458</td>
<td></td>
<td></td>
<td></td>
<td>G459</td>
</tr>
</tbody>
</table>

\(^1\) The $10 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.
## Schedule RC-M—Memoranda

### Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>Description</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests</td>
<td>6164</td>
<td></td>
<td></td>
<td>1.a.</td>
</tr>
<tr>
<td>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</td>
<td>6165</td>
<td></td>
<td></td>
<td>1.b.</td>
</tr>
<tr>
<td>2. Intangible assets other than goodwill:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Mortgage servicing assets</td>
<td>3164</td>
<td></td>
<td></td>
<td>2.a.</td>
</tr>
<tr>
<td>(1) Estimated fair value of mortgage servicing assets</td>
<td></td>
<td></td>
<td></td>
<td>2.a.(1)</td>
</tr>
<tr>
<td>b. Purchased credit card relationships and nonmortgage servicing assets</td>
<td>B026</td>
<td></td>
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<td>2.b.</td>
</tr>
<tr>
<td>c. All other identifiable intangible assets</td>
<td>5507</td>
<td></td>
<td></td>
<td>2.c.</td>
</tr>
<tr>
<td>d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)</td>
<td>0426</td>
<td></td>
<td></td>
<td>2.d.</td>
</tr>
<tr>
<td>3. Other real estate owned:</td>
<td>RCON</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Construction, land development, and other land in domestic offices</td>
<td>5508</td>
<td></td>
<td></td>
<td>3.a.</td>
</tr>
<tr>
<td>b. Farmland in domestic offices</td>
<td>5509</td>
<td></td>
<td></td>
<td>3.b.</td>
</tr>
<tr>
<td>c. 1–4 family residential properties in domestic offices</td>
<td>5510</td>
<td></td>
<td></td>
<td>3.c.</td>
</tr>
<tr>
<td>d. Multifamily (5 or more) residential properties in domestic offices</td>
<td>5511</td>
<td></td>
<td></td>
<td>3.d.</td>
</tr>
<tr>
<td>e. Nonfarm nonresidential properties in domestic offices</td>
<td>5512</td>
<td></td>
<td></td>
<td>3.e.</td>
</tr>
<tr>
<td>g. In foreign offices</td>
<td>RCFN</td>
<td></td>
<td></td>
<td>3.g.</td>
</tr>
<tr>
<td>h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)</td>
<td>2150</td>
<td></td>
<td></td>
<td>3.h.</td>
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<tr>
<td>4. Not applicable</td>
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<tr>
<td>5. Other borrowed money:</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>a. Federal Home Loan Bank advances:</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>(1) Advances with a remaining maturity or next repricing date of:</td>
<td>F055</td>
<td></td>
<td></td>
<td>5.a.(1)(a)</td>
</tr>
<tr>
<td>(a) One year or less</td>
<td></td>
<td></td>
<td></td>
<td>5.a.(1)(a)</td>
</tr>
<tr>
<td>(b) Over one year through three years</td>
<td>F056</td>
<td></td>
<td></td>
<td>5.a.(1)(b)</td>
</tr>
<tr>
<td>(c) Over three years through five years</td>
<td>F057</td>
<td></td>
<td></td>
<td>5.a.(1)(c)</td>
</tr>
<tr>
<td>(d) Over five years</td>
<td>F058</td>
<td></td>
<td></td>
<td>5.a.(1)(d)</td>
</tr>
<tr>
<td>(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)</td>
<td>2651</td>
<td></td>
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<td>5.a.(2)</td>
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<tr>
<td>(3) Structured advances (included in items 5.a.(1)(a) – (d) above)</td>
<td>F059</td>
<td></td>
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<td>5.a.(3)</td>
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<tr>
<td>b. Other borrowings:</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>(1) Other borrowings with a remaining maturity or next repricing date of:</td>
<td>F060</td>
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<td></td>
<td>5.b.(1)(a)</td>
</tr>
<tr>
<td>(a) One year or less</td>
<td></td>
<td></td>
<td></td>
<td>5.b.(1)(a)</td>
</tr>
<tr>
<td>(b) Over one year through three years</td>
<td>F061</td>
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<td></td>
<td>5.b.(1)(b)</td>
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<tr>
<td>(c) Over three years through five years</td>
<td>F062</td>
<td></td>
<td></td>
<td>5.b.(1)(c)</td>
</tr>
<tr>
<td>(d) Over five years</td>
<td>F063</td>
<td></td>
<td></td>
<td>5.b.(1)(d)</td>
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<tr>
<td>(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above)</td>
<td>B571</td>
<td></td>
<td></td>
<td>5.b.(2)</td>
</tr>
<tr>
<td>c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16)</td>
<td>3190</td>
<td></td>
<td></td>
<td>5.c.</td>
</tr>
</tbody>
</table>

---

1. Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.
2. Report both fixed- and floating-rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
3. Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.
4. Report both fixed- and floating-rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.
### Schedule RC-M—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>B569</th>
<th>B570</th>
<th>4088</th>
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<tbody>
<tr>
<td>6. Does the reporting bank sell private label or third-party mutual funds and annuities?</td>
<td>RCFD</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>7. Assets under the reporting bank’s management in proprietary mutual funds and annuities</td>
<td>RCFD</td>
<td>Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>8. Primary Internet Web site address of the bank (home page), if any</td>
<td>RCFD</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>9. Do any of the bank’s Internet Websites have transactional capability, i.e., allow the bank’s customers to execute transactions on their accounts through the Website?</td>
<td>RCFD</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>10. Secured liabilities:</td>
<td>RCON</td>
<td>Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>a. Amount of “Federal funds purchased in domestic offices” that are secured (included in Schedule RC, item 14.a)</td>
<td>F064</td>
<td>10.a</td>
<td></td>
</tr>
<tr>
<td>b. Amount of “Other borrowings” that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d))</td>
<td>F065</td>
<td>10.b</td>
<td></td>
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<tr>
<td>11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?</td>
<td>G463</td>
<td>Yes</td>
<td>No</td>
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<tr>
<td>12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?</td>
<td>G464</td>
<td>Yes</td>
<td>No</td>
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<tr>
<td>13. Assets covered by loss-sharing agreements with the FDIC:</td>
<td>RCON</td>
<td>Bil</td>
<td>Mil</td>
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<tr>
<td>a. Loans and leases (included in Schedule RC, items 4.a and 4.b):</td>
<td></td>
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<tr>
<td>(1) Loans secured by real estate in domestic offices:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Construction, land development, and other land loans:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1–4 family residential construction loans</td>
<td>K169</td>
<td>13.a.(1)(a)(1)</td>
<td></td>
</tr>
<tr>
<td>(2) Other construction loans and all land development and other land loans</td>
<td>K170</td>
<td>13.a.(1)(a)(2)</td>
<td></td>
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<tr>
<td>b. Secured by farmland</td>
<td>K171</td>
<td>13.a.(1)(b)</td>
<td></td>
</tr>
<tr>
<td>(c) Secured by 1–4 family residential properties:</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit</td>
<td>K172</td>
<td>13.a.(1)(c)(1)</td>
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<tr>
<td>(2) Closed-end loans secured by 1–4 family residential properties:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Secured by first liens</td>
<td>K173</td>
<td>13.a.(1)(c)(2)(a)</td>
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<tr>
<td>(b) Secured by junior liens</td>
<td>K174</td>
<td>13.a.(1)(c)(2)(b)</td>
<td></td>
</tr>
<tr>
<td>(d) Secured by multifamily (5 or more) residential properties</td>
<td>K175</td>
<td>13.a.(1)(d)</td>
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<tr>
<td>(e) Secured by nonfarm nonresidential properties:</td>
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<tr>
<td>(1) Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td>K176</td>
<td>13.a.(1)(e)(1)</td>
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</tr>
<tr>
<td>(2) Loans secured by other nonfarm nonresidential properties</td>
<td>K177</td>
<td>13.a.(1)(e)(2)</td>
<td></td>
</tr>
<tr>
<td>(2) Loans to finance agricultural production and other loans to farmers</td>
<td>RCFD</td>
<td>K178</td>
<td>13.a.(2)</td>
</tr>
<tr>
<td>(3) Commercial and industrial loans</td>
<td>K179</td>
<td>13.a.(3)</td>
<td></td>
</tr>
<tr>
<td>(4) Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>(a) Credit cards</td>
<td>K180</td>
<td>13.a.(4)(a)</td>
<td></td>
</tr>
<tr>
<td>(b) Automobile loans</td>
<td>K181</td>
<td>13.a.(4)(b)</td>
<td></td>
</tr>
<tr>
<td>(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</td>
<td>K182</td>
<td>13.a.(4)(c)</td>
<td></td>
</tr>
</tbody>
</table>
13. a. (5) All other loans and all leases

Itemize the categories of loans and leases (as defined in Schedule RC-C, part 1) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.(1) through (5)):

(a) Loans to depository institutions and acceptances of other banks
(b) Loans to foreign governments and official institutions
(c) Other loans
(d) Lease financing receivables
(e) Loans secured by real estate in foreign offices

b. Other real estate owned (included in Schedule RC, item 7):

(1) Construction, land development, and other land in domestic offices
(2) Farmland in domestic offices
(3) 1–4 family residential properties in domestic offices
(4) Multifamily (5 or more) residential properties in domestic offices
(5) Nonfarm nonresidential properties in domestic offices
(6) In foreign offices
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements

c. Debt securities (included in Schedule RC, items 2.a and 2.b)
d. Other assets (exclude FDIC loss-sharing indemnification assets)

14. Captive insurance and reinsurance subsidiaries:

a. Total assets of captive insurance subsidiaries
b. Total assets of captive reinsurance subsidiaries

---

1 Includes “Obligations (other than securities and leases) of states and political subdivisions in the U.S.” and “Loans to nondepository financial institutions and other loans.”

2 Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.
<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Past due 30 through 89 days and still accruing</th>
<th>(Column B) Past due 90 days or more and still accruing</th>
<th>(Column C) Nonaccrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Loans secured by real estate:</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>a. Construction, land development, and other land loans in domestic offices:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) 1–4 family residential construction loans</td>
<td>F172</td>
<td>F174</td>
<td>F176</td>
</tr>
<tr>
<td>(2) Other construction loans and all land development and other land loans</td>
<td>F173</td>
<td>F175</td>
<td>F177</td>
</tr>
<tr>
<td>b. Secured by farmland in domestic offices</td>
<td>3493</td>
<td>3494</td>
<td>3495</td>
</tr>
<tr>
<td>c. Secured by 1–4 family residential properties in domestic offices:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit</td>
<td>5398</td>
<td>5399</td>
<td>5400</td>
</tr>
<tr>
<td>(2) Closed-end loans secured by 1–4 family residential properties:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Secured by first liens</td>
<td>C236</td>
<td>C237</td>
<td>C229</td>
</tr>
<tr>
<td>(b) Secured by junior liens</td>
<td>C238</td>
<td>C239</td>
<td>C230</td>
</tr>
<tr>
<td>d. Secured by multifamily (5 or more) residential properties in domestic offices</td>
<td>3499</td>
<td>3500</td>
<td>3501</td>
</tr>
<tr>
<td>e. Secured by nonfarm nonresidential properties in domestic offices:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td>F178</td>
<td>F180</td>
<td>F182</td>
</tr>
<tr>
<td>(2) Loans secured by other nonfarm nonresidential properties</td>
<td>F179</td>
<td>F181</td>
<td>F183</td>
</tr>
<tr>
<td>f. In foreign offices</td>
<td>B572</td>
<td>B573</td>
<td>B574</td>
</tr>
<tr>
<td>2. Loans to depository institutions and acceptances of other banks:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. To U.S. banks and other U.S. depository institutions</td>
<td>RCFD</td>
<td>RCFD</td>
<td>RCFD</td>
</tr>
<tr>
<td>b. To foreign banks</td>
<td>5377</td>
<td>5378</td>
<td>5379</td>
</tr>
<tr>
<td>3. Loans to finance agricultural production and other loans to farmers</td>
<td>1594</td>
<td>1597</td>
<td>1583</td>
</tr>
<tr>
<td>4. Commercial and industrial loans:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. To U.S. addressess (domicile)</td>
<td>1251</td>
<td>1252</td>
<td>1253</td>
</tr>
<tr>
<td>b. To non-U.S. addressess (domicile)</td>
<td>1254</td>
<td>1255</td>
<td>1256</td>
</tr>
<tr>
<td>5. Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Credit cards</td>
<td>B575</td>
<td>B576</td>
<td>B577</td>
</tr>
<tr>
<td>b. <strong>Automobile loans</strong></td>
<td>K213</td>
<td>K214</td>
<td>K215</td>
</tr>
<tr>
<td>c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</td>
<td>K216</td>
<td>K217</td>
<td>K218</td>
</tr>
<tr>
<td>6. Loans to foreign governments and official institutions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. All other loans</td>
<td>5389</td>
<td>5390</td>
<td>5391</td>
</tr>
</tbody>
</table>

| | 5459 | 5460 | 5461 |
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 items 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Past due 30 through 89 days and still accruing</th>
<th>(Column B) Past due 90 days or more and still accruing</th>
<th>(Column C) Nonaccrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFD Bil Mil Thou</td>
<td>RCFD Bil Mil Thou</td>
<td>RCFD Bil Mil Thou</td>
<td></td>
</tr>
<tr>
<td>8. Lease financing receivables:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Leases to individuals for household, family, and other personal expenditures</td>
<td>F166 F167 F168</td>
<td>8.a.</td>
<td></td>
</tr>
<tr>
<td>b. All other leases</td>
<td>F169 F170 F171</td>
<td>8.b.</td>
<td></td>
</tr>
<tr>
<td>9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)</td>
<td>3505 3506 3507</td>
<td>9.</td>
<td></td>
</tr>
<tr>
<td>10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC</td>
<td>K036 K037 K038</td>
<td>10.</td>
<td></td>
</tr>
<tr>
<td>a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked “GNMA loans”</td>
<td>K039 K040 K041</td>
<td>10.a.</td>
<td></td>
</tr>
<tr>
<td>b. Rebooked “GNMA loans” that have been repurchased or are eligible for repurchase included in item 10 above</td>
<td>K042 K043 K044</td>
<td>10.b.</td>
<td></td>
</tr>
<tr>
<td>11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans secured by real estate in domestic offices:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Construction, land development, and other land loans:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) 1–4 family residential construction loans</td>
<td>RCON RCON RCON</td>
<td>11.a.(1)(a)</td>
<td></td>
</tr>
<tr>
<td>(b) Other construction loans and all land development and other land loans</td>
<td>K045 K046 K047</td>
<td>11.a.(1)(b)</td>
<td></td>
</tr>
<tr>
<td>(2) Secured by farmland</td>
<td>K048 K049 K050</td>
<td>11.a.(2)</td>
<td></td>
</tr>
<tr>
<td>(3) Secured by 1–4 family residential properties:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit</td>
<td>K051 K052 K053</td>
<td>11.a.(3)(a)</td>
<td></td>
</tr>
<tr>
<td>(b) Closed-end loans secured by 1–4 family residential properties:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Secured by first liens</td>
<td>K054 K055 K056</td>
<td>11.a.(3)(b)(1)</td>
<td></td>
</tr>
<tr>
<td>(2) Secured by junior liens</td>
<td>K057 K058 K059</td>
<td>11.a.(3)(b)(2)</td>
<td></td>
</tr>
<tr>
<td>(4) Secured by multifamily (5 or more) residential properties</td>
<td>K058 K059 K060</td>
<td>11.a.(4)</td>
<td></td>
</tr>
<tr>
<td>11. a. (5) Secured by nonfarm nonresidential properties:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------------------------------------------</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>(a) Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td>K066</td>
<td>K067</td>
<td>K068</td>
</tr>
<tr>
<td>(b) Loans secured by other nonfarm nonresidential properties</td>
<td>K069</td>
<td>K070</td>
<td>K071</td>
</tr>
<tr>
<td>b. Loans to finance agricultural production and other loans to farmers</td>
<td>RCFD</td>
<td>RCFD</td>
<td>RCFD</td>
</tr>
<tr>
<td>c. Commercial and industrial loans</td>
<td>K072</td>
<td>K073</td>
<td>K074</td>
</tr>
<tr>
<td>d. Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Credit cards</td>
<td>K078</td>
<td>K079</td>
<td>K080</td>
</tr>
<tr>
<td>(2) Automobile loans</td>
<td>K081</td>
<td>K082</td>
<td>K083</td>
</tr>
<tr>
<td>(3) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</td>
<td>K084</td>
<td>K085</td>
<td>K086</td>
</tr>
<tr>
<td>(4) All other loans and all leases</td>
<td>K087</td>
<td>K088</td>
<td>K089</td>
</tr>
<tr>
<td>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Loans to depository institutions and acceptances of other banks</td>
<td>K091</td>
<td>K092</td>
<td>K093</td>
</tr>
<tr>
<td>(2) Loans to foreign governments and official institutions</td>
<td>K095</td>
<td>K096</td>
<td>K097</td>
</tr>
<tr>
<td>(3) Other loans</td>
<td>K099</td>
<td>K100</td>
<td>K101</td>
</tr>
<tr>
<td>(4) Lease financing receivables</td>
<td>K269</td>
<td>K271</td>
<td>K272</td>
</tr>
<tr>
<td>(5) Loans secured by real estate in foreign offices</td>
<td>RCFN</td>
<td>RCFN</td>
<td>RCFN</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>11.f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements</th>
<th>RCFD</th>
<th>RCFD</th>
<th>RCFD</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>K102</td>
<td>K103</td>
<td>K104</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 Includes “Obligations (other than securities and leases) of states and political subdivisions in the U.S.” and “Loans to nondepository financial institutions and other loans.”
Schedule RC-N—Continued

Memoranda

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Column A) Past due 30 through 89 days and still accruing</td>
</tr>
<tr>
<td>RCON</td>
</tr>
</tbody>
</table>

1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):
   a. Construction, land development, and other land loans in domestic offices:
      (1) 1–4 family residential construction loans
         K105 K106 K107 M.1.a.(1)
      (2) Other construction loans and all land development and other land loans
         K108 K109 K110 M.1.a.(2)
   b. Loans secured by 1–4 family residential properties in domestic offices
      F661 F662 F663 M.1.b.
   c. Secured by multifamily (5 or more) residential properties in domestic offices
      K111 K112 K113 M.1.c.
   d. Secured by nonfarm nonresidential properties in domestic offices:
      (1) Loans secured by owner-occupied nonfarm nonresidential properties
         K114 K115 K116 M.1.d.(1)
      (2) Loans secured by other nonfarm nonresidential properties
         K117 K118 K119 M.1.d.(2)
   e. Commercial and industrial loans:
      (1) To U.S. addressees (domicile)
         RCFD RCFD RCFD M.1.e.(1)
      (2) To non-U.S. addressees (domicile)
         K120 K121 K122 M.1.e.(2)
   f. All other loans (include loans to individuals for household, family, and other personal expenditures)
      K126 K127 K128 M.1.f.

Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):

(1) Loans secured by farmland in domestic offices
    K130 K131 K132 M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks
    RCFD RCFD RCFD M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers
    K134 K135 K136 M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:
    (a) Credit cards
        K274 K275 K276 M.1.f.(4)(a)
    (b) Automobile loans
        K277 K278 K279 M.1.f.(4)(b)
    (c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)
        K280 K281 K282 M.1.f.(4)(c)
### Schedule RC-N—Continued

#### Memoranda—Continued

| 1. f. (5) Loans to foreign governments and official institutions | K283 | K284 | K285 | M.1.f.(5) |
| 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 | RCFD | RCFD | RCFD | 6558 | 6559 | 6560 | M.2. |
| 3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) | K294 | K295 | K296 | 1248 | 1249 | 1250 | M.3. |
| 4. Not applicable |  |
| 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) |
| 6. Derivative contracts: |  |
| Fair value of amounts carried as assets | 3529 | 3530 | M.6. |
| 7. Additions to nonaccrual assets during the quarter |  |
| 8. Nonaccrual assets sold during the quarter |  |

---

1 Includes “Obligations (other than securities and leases) of states and political subdivisions in the U.S.” and “Loans to nondepository financial institutions and other loans.”
### Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments

All banks must complete items 1 through 3, items 7 through 9, Memorandum items 1 and 5, and, if applicable, Memorandum items 2 and 3 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.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.  Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations</td>
<td>F236</td>
<td></td>
<td></td>
<td>1.</td>
</tr>
<tr>
<td>2.  Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)</td>
<td>F237</td>
<td></td>
<td></td>
<td>2.</td>
</tr>
<tr>
<td>3.  Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)</td>
<td>F234</td>
<td></td>
<td></td>
<td>3.</td>
</tr>
<tr>
<td>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</td>
<td>F238</td>
<td></td>
<td></td>
<td>4.</td>
</tr>
<tr>
<td>5.  Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)</td>
<td>F239</td>
<td></td>
<td></td>
<td>5.</td>
</tr>
<tr>
<td>6.  Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above)</td>
<td>F235</td>
<td></td>
<td></td>
<td>6.</td>
</tr>
<tr>
<td>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):</td>
<td>RCFD</td>
<td>G465</td>
<td></td>
<td>7.a.</td>
</tr>
<tr>
<td>a. Over one year or less</td>
<td>G466</td>
<td></td>
<td></td>
<td>7.b.</td>
</tr>
<tr>
<td>b. Over one year through three years</td>
<td>G467</td>
<td></td>
<td></td>
<td>7.c.</td>
</tr>
<tr>
<td>c. Over three years through five years</td>
<td>G468</td>
<td></td>
<td></td>
<td>7.d.</td>
</tr>
<tr>
<td>d. Over five years</td>
<td>G469</td>
<td></td>
<td></td>
<td>8.a.</td>
</tr>
<tr>
<td>a. One year or less</td>
<td>G471</td>
<td></td>
<td></td>
<td>8.c.</td>
</tr>
<tr>
<td>b. Over one year through three years</td>
<td>G472</td>
<td></td>
<td></td>
<td>8.d.</td>
</tr>
<tr>
<td>c. Over three years through five years</td>
<td>G803</td>
<td></td>
<td></td>
<td>9.</td>
</tr>
<tr>
<td>d. Over five years</td>
<td>RCON</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)
### Schedule RC-O—Continued

#### Memoranda

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>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):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Deposit accounts (excluding retirement accounts) of $250,000 or less:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Amount of deposit accounts (excluding retirement accounts) of $250,000 or less:</td>
<td>F049</td>
<td></td>
<td></td>
<td>M.1.a.(1)</td>
</tr>
<tr>
<td>(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less:</td>
<td>F050</td>
<td></td>
<td></td>
<td>M.1.a.(2)</td>
</tr>
<tr>
<td>b. Deposit accounts (excluding retirement accounts) of more than $250,000:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Amount of deposit accounts (excluding retirement accounts) of more than $250,000:</td>
<td>F051</td>
<td></td>
<td></td>
<td>M.1.b.(1)</td>
</tr>
<tr>
<td>(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000:</td>
<td>F052</td>
<td></td>
<td></td>
<td>M.1.b.(2)</td>
</tr>
<tr>
<td>c. Retirement deposit accounts of $250,000 or less:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Amount of retirement deposit accounts of $250,000 or less:</td>
<td>F045</td>
<td></td>
<td></td>
<td>M.1.c.(1)</td>
</tr>
<tr>
<td>(2) Number of retirement deposit accounts of $250,000 or less:</td>
<td>F046</td>
<td></td>
<td></td>
<td>M.1.c.(2)</td>
</tr>
<tr>
<td>d. Retirement deposit accounts of more than $250,000:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Amount of retirement deposit accounts of more than $250,000:</td>
<td>F047</td>
<td></td>
<td></td>
<td>M.1.d.(1)</td>
</tr>
<tr>
<td>(2) Number of retirement deposit accounts of more than $250,000:</td>
<td>F048</td>
<td></td>
<td></td>
<td>M.1.d.(2)</td>
</tr>
</tbody>
</table>

**Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.**

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):

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:

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>FDIC Cert. No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>5597</td>
<td></td>
<td>M.3.</td>
</tr>
</tbody>
</table>

4. Not applicable.

**Memorandum items 5.a and 5.b are to be completed by all banks.**

5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than $250,000 (see instructions):

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Amount of noninterest-bearing transaction accounts of more than $250,000:</td>
<td>J944</td>
<td></td>
<td></td>
<td>M.5.a.</td>
</tr>
<tr>
<td>b. Number of noninterest-bearing transaction accounts of more than $250,000:</td>
<td>J945</td>
<td></td>
<td></td>
<td>M.5.b.</td>
</tr>
</tbody>
</table>

---

1 The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

2 The $1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

3 Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
### 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 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 from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed $10 million for two consecutive quarters.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Closed-end first liens</td>
<td>F066</td>
<td></td>
<td></td>
<td>1.a.</td>
</tr>
<tr>
<td>b. Closed-end junior liens</td>
<td>F067</td>
<td></td>
<td></td>
<td>1.b.</td>
</tr>
<tr>
<td>c. Open-end loans extended under lines of credit:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Total commitment under the lines of credit</td>
<td>F670</td>
<td></td>
<td></td>
<td>1.c.(1)</td>
</tr>
<tr>
<td>(2) Principal amount funded under the lines of credit</td>
<td>F671</td>
<td></td>
<td></td>
<td>1.c.(2)</td>
</tr>
<tr>
<td>2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Closed-end first liens</td>
<td>F068</td>
<td></td>
<td></td>
<td>2.a.</td>
</tr>
<tr>
<td>b. Closed-end junior liens</td>
<td>F069</td>
<td></td>
<td></td>
<td>2.b.</td>
</tr>
<tr>
<td>c. Open-end loans extended under lines of credit:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Total commitment under the lines of credit</td>
<td>F672</td>
<td></td>
<td></td>
<td>2.c.(1)</td>
</tr>
<tr>
<td>(2) Principal amount funded under the lines of credit</td>
<td>F673</td>
<td></td>
<td></td>
<td>2.c.(2)</td>
</tr>
<tr>
<td>3. 1–4 family residential mortgage loans sold during the quarter:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Closed-end first liens</td>
<td>F070</td>
<td></td>
<td></td>
<td>3.a.</td>
</tr>
<tr>
<td>b. Closed-end junior liens</td>
<td>F071</td>
<td></td>
<td></td>
<td>3.b.</td>
</tr>
<tr>
<td>c. Open-end loans extended under lines of credit:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Total commitment under the lines of credit</td>
<td>F674</td>
<td></td>
<td></td>
<td>3.c.(1)</td>
</tr>
<tr>
<td>(2) Principal amount funded under the lines of credit</td>
<td>F675</td>
<td></td>
<td></td>
<td>3.c.(2)</td>
</tr>
<tr>
<td>4. 1–4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Closed-end first liens</td>
<td>F072</td>
<td></td>
<td></td>
<td>4.a.</td>
</tr>
<tr>
<td>b. Closed-end junior liens</td>
<td>F073</td>
<td></td>
<td></td>
<td>4.b.</td>
</tr>
<tr>
<td>c. Open-end loans extended under lines of credit:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Total commitment under the lines of credit</td>
<td>F676</td>
<td></td>
<td></td>
<td>4.c.(1)</td>
</tr>
<tr>
<td>(2) Principal amount funded under the lines of credit</td>
<td>F677</td>
<td></td>
<td></td>
<td>4.c.(2)</td>
</tr>
<tr>
<td>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.c, 5.f, 5.g, and 5.i):</td>
<td>RIAD</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Closed-end 1–4 family residential mortgage loans</td>
<td>F184</td>
<td></td>
<td></td>
<td>5.a.</td>
</tr>
<tr>
<td>b. Open-end 1–4 family residential mortgage loans extended under lines of credit</td>
<td>F560</td>
<td></td>
<td></td>
<td>5.b.</td>
</tr>
<tr>
<td>6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter:</td>
<td>RCON</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Open-end loans extended under line of credit:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Total commitment under the lines of credit</td>
<td>F680</td>
<td></td>
<td></td>
<td>6.c.(1)</td>
</tr>
<tr>
<td>(2) Principal amount funded under the lines of credit</td>
<td>F681</td>
<td></td>
<td></td>
<td>6.c.(2)</td>
</tr>
</tbody>
</table>

1 The $1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

2 Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.
### Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis

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

1. Had total assets of $500 million or more as of the beginning of their fiscal year; or
2. Had total assets of less than $500 million as of the beginning of their fiscal year and either:
   a. Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
   b. Are required to complete Schedule RC-D, Trading Assets and Liabilities.

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD</td>
<td>Bill</td>
<td>Mil</td>
<td>Thou</td>
<td>RCFD</td>
</tr>
<tr>
<td>1.</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
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<td></td>
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<tr>
<td>3.</td>
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<tr>
<td>4.</td>
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<tr>
<td>5.</td>
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<tr>
<td>6.</td>
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<tr>
<td>7.</td>
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<tr>
<td>8.</td>
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<tr>
<td>9.</td>
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<tr>
<td>10.</td>
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<tr>
<td>11.</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td></td>
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<td></td>
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<tr>
<td>13.</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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........................... M.1.a.
   b. Nontrading derivative assets ....................... M.1.b.
   c.                                                                                     M.1.c.
   d.                                                                                     M.1.d.
   e.                                                                                     M.1.e.
   f.                                                                                     M.1.f.

2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $25,000 and exceed 25% of item 13):
   a. Loan commitments (not accounted for as derivatives) ............................................. M.2.a.
   b. Nontrading derivative liabilities .................... M.2.b.
   c.                                                                                     M.2.c.
   d.                                                                                     M.2.d.
   e.                                                                                     M.2.e.
   f.                                                                                     M.2.f.
## Schedule RC-R—Regulatory Capital

### Tier 1 capital

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Total bank equity capital (from Schedule RC, item 27.a)</td>
<td>RCFD Bil Mil Thou</td>
</tr>
<tr>
<td>2.</td>
<td>LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).</td>
<td>3210 1.</td>
</tr>
<tr>
<td>3.</td>
<td>LESS: Net unrealized loss on available-for-sale EQUITY securities (report loss as a positive value)</td>
<td>8434 2.</td>
</tr>
<tr>
<td>4.</td>
<td>LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)</td>
<td>A221 3.</td>
</tr>
<tr>
<td>5.</td>
<td>LESS: Nonqualifying perpetual preferred stock</td>
<td>4336 4.</td>
</tr>
<tr>
<td>6.</td>
<td>Qualifying noncontrolling (minority) interests in consolidated subsidiaries</td>
<td>B588 5.</td>
</tr>
<tr>
<td>7.</td>
<td>a. LESS: Disallowed goodwill and other disallowed intangible assets</td>
<td>B589 6.a.</td>
</tr>
<tr>
<td></td>
<td>b. LESS: Disallowed deferred tax assets</td>
<td>B590 7.a.b.</td>
</tr>
<tr>
<td>8.</td>
<td>Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)</td>
<td>C227 8.</td>
</tr>
<tr>
<td>9.</td>
<td>a. LESS: Disallowed servicing assets and purchased credit card relationships</td>
<td>B591 9.a.</td>
</tr>
<tr>
<td></td>
<td>b. LESS: Disallowed deferred tax assets</td>
<td>B592 9.b.</td>
</tr>
<tr>
<td>10.</td>
<td>Other additions to (deductions from) Tier 1 capital</td>
<td>8274 11.</td>
</tr>
<tr>
<td>11.</td>
<td>Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)</td>
<td></td>
</tr>
</tbody>
</table>

### Tier 2 capital

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>12.</td>
<td>Qualifying subordinated debt and redeemable preferred stock</td>
<td>5306 12.</td>
</tr>
<tr>
<td>15.</td>
<td>Unrealized gains on available-for-sale equity securities includable in Tier 2 capital</td>
<td>2221 15.</td>
</tr>
<tr>
<td>16.</td>
<td>Other Tier 2 capital components</td>
<td>B594 16.</td>
</tr>
<tr>
<td>17.</td>
<td>Tier 2 capital (sum of items 12 through 16)</td>
<td>8275 17.</td>
</tr>
<tr>
<td>18.</td>
<td>Allowable Tier 2 capital (lesser of item 11 or 17)</td>
<td></td>
</tr>
<tr>
<td>19.</td>
<td>Tier 3 capital allocated for market risk</td>
<td>1395 19.</td>
</tr>
<tr>
<td>21.</td>
<td>Total risk-based capital (sum of items 11, 18, and 19, less item 20)</td>
<td>3792 21.</td>
</tr>
</tbody>
</table>

### Total assets for leverage ratio

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>22.</td>
<td>Average total assets (from Schedule RC-K, item 9)</td>
<td>3368 22.</td>
</tr>
<tr>
<td>23.</td>
<td>LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)</td>
<td>B590 23.</td>
</tr>
<tr>
<td>24.</td>
<td>LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)</td>
<td>B591 24.</td>
</tr>
<tr>
<td>25.</td>
<td>LESS: Disallowed deferred tax assets (from item 9.b above)</td>
<td>5610 25.</td>
</tr>
<tr>
<td>26.</td>
<td>LESS: Other deductions from assets for leverage capital purposes</td>
<td>B596 26.</td>
</tr>
<tr>
<td>27.</td>
<td>Average total assets for leverage capital purposes (item 22 less items 23 through 26)</td>
<td>A224 27.</td>
</tr>
</tbody>
</table>

### Adjustments for financial subsidiaries

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>28.</td>
<td>a. Adjustment to Tier 1 capital reported in item 11</td>
<td>C228 28.a.</td>
</tr>
<tr>
<td></td>
<td>b. Adjustment to total risk-based capital reported in item 21</td>
<td>B503 28.b.</td>
</tr>
<tr>
<td>29.</td>
<td>Adjustment to risk-weighted assets reported in item 62</td>
<td>B504 29.</td>
</tr>
<tr>
<td>30.</td>
<td>Adjustment to average total assets reported in item 27</td>
<td>B505 30.</td>
</tr>
</tbody>
</table>

---

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

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

<table>
<thead>
<tr>
<th></th>
<th>(Column A)</th>
<th>(Column B)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD</td>
<td>Percentage</td>
</tr>
<tr>
<td>31. Tier 1 leverage ratio&lt;sup&gt;1&lt;/sup&gt;</td>
<td>( \frac{11}{27} - \frac{28a}{30} )</td>
<td>( \frac{11}{27} )</td>
</tr>
<tr>
<td>32. Tier 1 risk-based capital ratio&lt;sup&gt;2&lt;/sup&gt;</td>
<td>( \frac{11}{62} - \frac{28a}{29} )</td>
<td>( \frac{11}{62} )</td>
</tr>
<tr>
<td>33. Total risk-based capital ratio&lt;sup&gt;3&lt;/sup&gt;</td>
<td>( \frac{21}{62} - \frac{28b}{29} )</td>
<td>( \frac{21}{62} )</td>
</tr>
</tbody>
</table>

---

<sup>1</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>2</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>3</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).

## Balance Sheet Asset Categories

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Column A) Totals (from Schedule RC)</td>
</tr>
<tr>
<td>(Tril)</td>
</tr>
<tr>
<td>34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)</td>
</tr>
<tr>
<td>35. Held-to-maturity securities</td>
</tr>
<tr>
<td>36. Available-for-sale securities</td>
</tr>
<tr>
<td>37. Federal funds sold and securities purchased under agreements to resell</td>
</tr>
<tr>
<td>38. Loans and leases held for sale</td>
</tr>
<tr>
<td>39. Loans and leases, net of unearned income</td>
</tr>
<tr>
<td>40. LESS: Allowance for loan and lease losses</td>
</tr>
<tr>
<td>41. Trading assets</td>
</tr>
<tr>
<td>42. All other assets&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>43. Total assets (sum of items 34 through 42)</td>
</tr>
</tbody>
</table>

---

<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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Face Value or Notional Amount</th>
<th>(Column B) Credit Conversion Factor</th>
<th>(Column C) Credit Equivalent Amount&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Allocation by Risk Weight Category</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
<td>Bil</td>
</tr>
<tr>
<td><strong>Derivatives and Off-Balance-Sheet Items</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>44. Financial standby letters of credit</td>
<td>RCFD B546</td>
<td>1.00 or 12.5&lt;sup&gt;2&lt;/sup&gt;</td>
<td>RCFD B547</td>
<td>RCFD B548</td>
</tr>
<tr>
<td>45. Performance standby letters of credit</td>
<td>RCFD 3821</td>
<td>.50</td>
<td>RCFD B650</td>
<td>RCFD B651</td>
</tr>
<tr>
<td>46. Commercial and similar letters of credit</td>
<td>RCFD 3411</td>
<td>.20</td>
<td>RCFD B655</td>
<td>RCFD B656</td>
</tr>
<tr>
<td>47. Risk participations in bankers acceptances acquired by the reporting institution</td>
<td>RCFD 3429</td>
<td>1.00</td>
<td>RCFD B660</td>
<td>RCFD B661</td>
</tr>
<tr>
<td>48. Securities lent</td>
<td>RCFD 3433</td>
<td>1.00</td>
<td>RCFD B664</td>
<td>RCFD B665</td>
</tr>
<tr>
<td>49. Retained recourse on small business obligations sold with recourse</td>
<td>RCFD A250</td>
<td>1.00</td>
<td>RCFD B669</td>
<td>RCFD B670</td>
</tr>
<tr>
<td>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</td>
<td>RCFD B541</td>
<td>12.5&lt;sup&gt;3&lt;/sup&gt;</td>
<td>RCFD B542</td>
<td>RCFD B543</td>
</tr>
<tr>
<td>51. All other financial assets sold with recourse</td>
<td>RCFD B675</td>
<td>1.00</td>
<td>RCFD B676</td>
<td>RCFD B677</td>
</tr>
<tr>
<td>52. All other off-balance-sheet liabilities</td>
<td>RCFD B681</td>
<td>1.00</td>
<td>RCFD B682</td>
<td>RCFD B683</td>
</tr>
<tr>
<td>53. Unused commitments:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. With an original maturity exceeding one year</td>
<td>RCFD 3833</td>
<td>.50</td>
<td>RCFD B687</td>
<td>RCFD B688</td>
</tr>
<tr>
<td>b. With an original maturity of one year or less to asset-backed commercial paper conduits</td>
<td>RCFD G591</td>
<td>.10</td>
<td>RCFD A167</td>
<td>RCFD B693</td>
</tr>
<tr>
<td>54. Derivative contracts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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1. Column A multiplied by credit conversion factor.
2. For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.
3. Or institution-specific factor.
## Schedule RC-R—Continued

<table>
<thead>
<tr>
<th>Totals</th>
<th>(Column C)</th>
<th>(Column D)</th>
<th>(Column E)</th>
<th>(Column F)</th>
</tr>
</thead>
<tbody>
<tr>
<td>55. Total assets, derivatives, and off-balance-sheet items by risk-weight category (for each column, sum of items 43 through 54)</td>
<td>RCFD B696</td>
<td>RCFD B697</td>
<td>RCFD B698</td>
<td>RCFD B699</td>
</tr>
<tr>
<td>56. Risk-weight factor ....................................................................</td>
<td>× 0%</td>
<td>× 20%</td>
<td>× 50%</td>
<td>× 100%</td>
</tr>
<tr>
<td>57. Risk-weighted assets by risk-weight category (for each column, item 55 multiplied by item 56)</td>
<td>RCFD B700</td>
<td>RCFD B701</td>
<td>RCFD B702</td>
<td>RCFD B703</td>
</tr>
<tr>
<td>58. Market risk equivalent assets ................................................</td>
<td>RCFD B704</td>
<td>RCFD B705</td>
<td>RCFD B706</td>
<td>RCFD B707</td>
</tr>
<tr>
<td>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)</td>
<td>RCFD B708</td>
<td>RCFD B709</td>
<td>RCFD B710</td>
<td>RCFD B711</td>
</tr>
<tr>
<td>60. LESS: Excess allowance for loan and lease losses .......................</td>
<td>RCFD B712</td>
<td>RCFD B713</td>
<td>RCFD B714</td>
<td>RCFD B715</td>
</tr>
<tr>
<td>61. LESS: Allocated transfer risk reserve .......................................</td>
<td>RCFD B716</td>
<td>RCFD B717</td>
<td>RCFD B718</td>
<td>RCFD B719</td>
</tr>
<tr>
<td>62. Total risk-weighted assets (item 59 minus items 60 and 61) ..........</td>
<td>RCFD B720</td>
<td>RCFD B721</td>
<td>RCFD B722</td>
<td>RCFD B723</td>
</tr>
</tbody>
</table>

### Memoranda

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Current credit exposure across all derivative contracts covered by the risk-based capital standards</td>
<td>8764</td>
<td></td>
<td></td>
<td></td>
</tr>
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</table>
2. Notional principal amounts of derivative contracts:  
   a. Interest rate contracts ................................................................. M.2.a. 
   b. Foreign exchange contracts .......................................................... M.2.b. 
   c. Gold contracts ............................................................................. M.2.c 
   d. Other precious metals contracts ..................................................... M.2.d. 
   e. Other commodity contracts ............................................................ M.2.e. 
   f. Equity derivative contracts .............................................................. 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 ................................................................. M.2.g.(1) 
      (2) Subinvestment grade ............................................................... M.2.g.(2) 

1 Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.
**Schedule RC-S—Servicing, Securitization, and Asset Sale Activities**

<table>
<thead>
<tr>
<th>Bank Securitization Activities</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>(Column A) 1–4 Family Residential Loans Bil Mil Thou (Column B) Home Equity Lines Bil Mil Thou (Column C) Credit Card Receivables Bil Mil Thou (Column D) Auto Loans Bil Mil Thou (Column E) Other Consumer Loans Bil Mil Thou (Column F) Commercial and Industrial Loans Bil Mil Thou (Column G) All Other Loans, All Leases, and All Other Assets Bil Mil Thou</td>
</tr>
<tr>
<td>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:</td>
<td></td>
</tr>
<tr>
<td>a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)</td>
<td>RCFD B705 RCFD B706 RCFD B707 RCFD B708 RCFD B709 RCFD B710 RCFD B711</td>
</tr>
<tr>
<td>b. Subordinated securities and other residual interests</td>
<td>RCFD C393 RCFD C394 RCFD C395 RCFD C396 RCFD C397 RCFD C398 RCFD C399</td>
</tr>
<tr>
<td>c. Standby letters of credit and other enhancements</td>
<td>RCFD C400 RCFD C401 RCFD C402 RCFD C403 RCFD C404 RCFD C405 RCFD C406</td>
</tr>
<tr>
<td>3. Reporting bank’s unused commitments to provide liquidity to structures reported in item 1</td>
<td>RCFD B726 RCFD B727 RCFD B728 RCFD B729 RCFD B730 RCFD B731 RCFD B732</td>
</tr>
<tr>
<td>4. Past due loan amounts included in item 1:</td>
<td></td>
</tr>
<tr>
<td>a. 30–89 days past due</td>
<td>RCFD B733 RCFD B734 RCFD B735 RCFD B736 RCFD B737 RCFD B738 RCFD B739</td>
</tr>
<tr>
<td>b. 90 days or more past due</td>
<td>RCFD B740 RCFD B741 RCFD B742 RCFD B743 RCFD B744 RCFD B745 RCFD B746</td>
</tr>
<tr>
<td>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):</td>
<td></td>
</tr>
<tr>
<td>a. Charge-offs</td>
<td>RIAD B747 RIAD B748 RIAD B749 RIAD B750 RIAD B751 RIAD B752 RIAD B753</td>
</tr>
<tr>
<td>b. Recoveries</td>
<td>RIAD B754 RIAD B755 RIAD B756 RIAD B757 RIAD B758 RIAD B759 RIAD B760</td>
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Schedule RC-S—Continued

<table>
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<th>Dollar Amounts in Thousands</th>
<th>(Column A) 1–4 Family Residential Loans</th>
<th>(Column B) Home Equity Lines</th>
<th>(Column C) Credit Card Receivables</th>
<th>(Column D) Auto Loans</th>
<th>(Column E) Other Consumer Loans</th>
<th>(Column F) Commercial and Industrial Loans</th>
<th>(Column G) All Other Loans, All Leases, and All Other Assets</th>
</tr>
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<tbody>
<tr>
<td>(Column A)</td>
<td></td>
<td>(Column B)</td>
<td>(Column C)</td>
<td>(Column D)</td>
<td>(Column E)</td>
<td>(Column F)</td>
<td>(Column G)</td>
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<tr>
<td>(Row 1) 6. Amount of ownership (or seller’s) interests carried as:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>a. Securities (included in Schedule RC-B or in Schedule RC, item 5)...........................................</td>
<td></td>
<td>RCFD B761</td>
<td>RCFD B762</td>
<td>RCFD B500</td>
<td>RCFD B501</td>
<td>RCFD B763</td>
<td>RCFD B769</td>
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<tr>
<td>b. Loans (included in Schedule RC-C)...........................................</td>
<td></td>
<td>RCFD B500</td>
<td>RCFD B501</td>
<td>RCFD B766</td>
<td>RCFD B767</td>
<td>RCFD B768</td>
<td>RCFD B769</td>
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<td>(Row 2) 7. Past due loan amounts included in interests reported in item 6.a:</td>
<td></td>
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<tr>
<td>a. 30–89 days past due............</td>
<td></td>
<td>RCFD B764</td>
<td>RCFD B765</td>
<td>RCFD B767</td>
<td>RCFD B768</td>
<td>RCFD B769</td>
<td>RCFD B769</td>
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<tr>
<td>b. 90 days or more past due........</td>
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<td></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>(Row 3) 8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>a. Charge-offs.........................</td>
<td></td>
<td>RIAD B770</td>
<td>RIAD B771</td>
<td>RIAD B772</td>
<td>RIAD B773</td>
<td>RIAD B774</td>
<td>RIAD B775</td>
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<tr>
<td>b. Recoveries............................</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</table>

For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions

| (Row 4) 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.................................. | RCFD B776                  | RCFD B777           | RCFD B778             | RCFD B779                       | RCFD B780                       | RCFD B781                       | RCFD B782                                  |

| (Row 5) 10. Reporting bank’s unused commitments to provide liquidity to other institutions’ securitization structures ............................................... | RCFD B783                  | RCFD B784           | RCFD B785             | RCFD B786                       | RCFD B787                       | RCFD B788                       | RCFD B789                                  |
### Schedule RC-S—Continued

#### Bank Asset Sales

11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) 1–4 Family Residential Loans</th>
<th>(Column B) Home Equity Lines</th>
<th>(Column C) Credit Card Receivables</th>
<th>(Column D) Auto Loans</th>
<th>(Column E) Other Consumer Loans</th>
<th>(Column F) Commercial and Industrial Loans</th>
<th>(Column G) All Other Loans, All Leases, and All Other Assets</th>
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<tbody>
<tr>
<td></td>
<td>RCFD B790</td>
<td>RCFD B791</td>
<td>RCFD B792</td>
<td>RCFD B793</td>
<td>RCFD B794</td>
<td>RCFD B795</td>
<td>RCFD B796</td>
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</table>

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) 1–4 Family Residential Loans</th>
<th>(Column B) Home Equity Lines</th>
<th>(Column C) Credit Card Receivables</th>
<th>(Column D) Auto Loans</th>
<th>(Column E) Other Consumer Loans</th>
<th>(Column F) Commercial and Industrial Loans</th>
<th>(Column G) All Other Loans, All Leases, and All Other Assets</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>RCFD B797</td>
<td>RCFD B798</td>
<td>RCFD B799</td>
<td>RCFD B800</td>
<td>RCFD B801</td>
<td>RCFD B802</td>
<td>RCFD B803</td>
</tr>
</tbody>
</table>

#### 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
   b. Amount of retained recourse on these obligations as of the report date

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
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<tr>
<td></td>
<td>A249</td>
<td></td>
<td></td>
<td>M.1.a.</td>
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<td></td>
<td>A250</td>
<td></td>
<td></td>
<td>M.1.b.</td>
</tr>
</tbody>
</table>

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
   b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements
   c. Other financial assets (includes home equity lines)
   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)

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>B804</td>
<td></td>
<td></td>
<td>M.2.a.</td>
</tr>
<tr>
<td></td>
<td>B805</td>
<td></td>
<td></td>
<td>M.2.b.</td>
</tr>
<tr>
<td></td>
<td>A591</td>
<td></td>
<td></td>
<td>M.2.c.</td>
</tr>
<tr>
<td></td>
<td>F699</td>
<td></td>
<td></td>
<td>M.2.d.</td>
</tr>
</tbody>
</table>

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
      (2) Conduits sponsored by other unrelated institutions
   b. Unused commitments to provide liquidity to conduit structures:
      (1) Conduits sponsored by the bank, a bank affiliate, or the bank’s holding company
      (2) Conduits sponsored by other unrelated institutions

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCFD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B806</td>
<td></td>
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<td>M.3.a.(1)</td>
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<tr>
<td></td>
<td>B807</td>
<td></td>
<td></td>
<td>M.3.a.(2)</td>
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<tr>
<td></td>
<td>B808</td>
<td></td>
<td></td>
<td>M.3.b.(1)</td>
</tr>
<tr>
<td></td>
<td>B809</td>
<td></td>
<td></td>
<td>M.3.b.(2)</td>
</tr>
<tr>
<td></td>
<td>C407</td>
<td></td>
<td></td>
<td>M.4.</td>
</tr>
</tbody>
</table>

---

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

1. Does the institution have fiduciary powers? (If “NO,” do not complete Schedule RC-T.)
   - Yes [ ] No [ ]

2. Does the institution exercise the fiduciary powers it has been granted?
   - Yes [ ] No [ ]

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.)
   - Yes [ ] No [ ]

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 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 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.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Managed Assets</th>
<th>(Column B) Non-Managed Assets</th>
<th>(Column C) Number of Managed Accounts</th>
<th>(Column D) Number of Non-Managed Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIDUCIARY AND RELATED ASSETS</td>
<td>Tril Bil Mil Thou</td>
<td>Tril Bil Mil Thou</td>
<td>Tril Bil Mil Thou</td>
<td>Tril Bil Mil Thou</td>
</tr>
<tr>
<td>4. Personal trust and agency accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Employee benefit and retirement-related trust and agency accounts:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Employee benefit—defined contribution</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Employee benefit—defined benefit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Other employee benefit and retirement-related accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Corporate trust and agency accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Investment management and investment advisory agency accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Foundation and endowment trust and agency accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Other fiduciary accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Total fiduciary accounts (sum of items 4 through 9)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>11. Custody and safekeeping accounts</td>
<td></td>
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</table>
### Schedule RC-T—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Managed Assets</th>
<th>(Column B) Non-Managed Assets</th>
<th>(Column C) Number of Managed Accounts</th>
<th>(Column D) Number of Non-Managed Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>12. Fiduciary accounts held in foreign offices (included in items 10 and 11)</td>
<td>RCFN B900</td>
<td>RCFN B901</td>
<td>RCFN B902</td>
<td>RCFN B903</td>
</tr>
<tr>
<td>13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)</td>
<td>RCFD J259</td>
<td>RCFD J260</td>
<td>RCFD J261</td>
<td>RCFD J262</td>
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</tbody>
</table>

### FIDUCIARY AND RELATED SERVICES INCOME

14. Personal trust and agency accounts | B904 |
15. Employee benefit and retirement-related trust and agency accounts:
   a. Employee benefit—defined contribution | B905 |
   b. Employee benefit—defined benefit | B906 |
   c. Other employee benefit and retirement-related accounts | B907 |
16. Corporate trust and agency accounts | A479 |
17. Investment management and investment advisory agency accounts | J315 |
18. Foundation and endowment trust and agency accounts | J316 |
19. Other fiduciary accounts | A480 |
20. Custody and safekeeping accounts | B909 |
21. Other fiduciary and related services income | B910 |
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a) | 4070 |
   a. Fiduciary and related services income—foreign offices (included in item 22) | B912 |
23. Less: Expenses | C058 |
24. Less: Net losses from fiduciary and related services | A488 |
25. Plus: Intracompany income credits for fiduciary and related services | B911 |
26. Net fiduciary and related services income | A491 |

### Memoranda

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Personal Trust and Agency and Investment Management Agency Accounts</th>
<th>(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts</th>
<th>(Column C) All Other Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Managed assets held in fiduciary accounts:</td>
<td>RCFD</td>
<td>Bil</td>
<td>Mil</td>
</tr>
</tbody>
</table>
   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. |
   i. Other short-term obligations | J287 | J288 | J289 | M.1.i. |
### Schedule RC-T—Continued

#### Memoranda Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>(Column A)</th>
<th>(Column B)</th>
<th>(Column C)</th>
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<tbody>
<tr>
<td>Personal Trust and Agency and Investment Management Agency Accounts</td>
<td>Employee Benefit and Retirement-Related Trust and Agency Accounts</td>
<td>All Other Accounts</td>
</tr>
<tr>
<td>RCFD</td>
<td>Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>J290</td>
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<td>J292</td>
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<td>J293</td>
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#### Dollar Amounts in Thousands

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<tr>
<th>(Column A)</th>
<th>(Column B)</th>
<th>(Column C)</th>
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<tbody>
<tr>
<td>Managed Assets</td>
<td>Number of Managed Accounts</td>
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</tr>
<tr>
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<td>Mil</td>
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<td>J311</td>
<td>J312</td>
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<td>M.1.q.</td>
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<table>
<thead>
<tr>
<th>(Column A)</th>
<th>(Column B)</th>
<th>(Column C)</th>
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</thead>
<tbody>
<tr>
<td>Number of Issues</td>
<td>Principal Amount Outstanding</td>
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<td>Bil</td>
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</tbody>
</table>

#### Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>(Column A)</th>
<th>(Column B)</th>
<th>(Column C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Funds</td>
<td>Market Value of Fund Assets</td>
<td></td>
</tr>
<tr>
<td>RCFD</td>
<td>RCFD</td>
<td>Bil</td>
</tr>
<tr>
<td>B931</td>
<td>B932</td>
<td></td>
</tr>
<tr>
<td>B933</td>
<td>B934</td>
<td></td>
</tr>
<tr>
<td>B935</td>
<td>B936</td>
<td></td>
</tr>
<tr>
<td>B937</td>
<td>B938</td>
<td></td>
</tr>
<tr>
<td>B939</td>
<td>B940</td>
<td></td>
</tr>
<tr>
<td>B941</td>
<td>B942</td>
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<tr>
<td>B943</td>
<td>B944</td>
<td></td>
</tr>
<tr>
<td>B945</td>
<td>B946</td>
<td></td>
</tr>
</tbody>
</table>
## Schedule RC-T—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Column A) Gross Losses Managed Accounts</td>
</tr>
<tr>
<td>RIAD</td>
</tr>
<tr>
<td>------</td>
</tr>
<tr>
<td>B947</td>
</tr>
<tr>
<td>B950</td>
</tr>
<tr>
<td>B953</td>
</tr>
<tr>
<td>B956</td>
</tr>
<tr>
<td>B959</td>
</tr>
</tbody>
</table>

4. Fiduciary settlements, surcharges, and other losses:
   - a. Personal trust and agency accounts ........................................ M.4.a.
   - b. Employee benefit and retirement-related trust and agency accounts ................................................................................... M.4.b.
   - c. Investment management and investment advisory agency accounts ................................................................................... M.4.c.
   - d. Other fiduciary accounts and related services ........................................ 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) .......................................................... M.4.e.

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

<table>
<thead>
<tr>
<th>Name and Title (TEXT B962)</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-mail Address (TEXT B965)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Telephone: Area code/phone number/extension (TEXT B963)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FAX: Area code/phone number (TEXT B964)</td>
</tr>
</tbody>
</table>
## Schedule RC-V—Variable Interest Entities

### 1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:

- **a. Cash and balances due from depository institutions**
  - Dollar Amounts in Thousands: J981, J982, J983

- **b. Held-to-maturity securities**
  - Dollar Amounts in Thousands: J984, J985, J986

- **c. Available-for-sale securities**
  - Dollar Amounts in Thousands: J987, J988, J989

- **d. Securities purchased under agreements to resell**
  - Dollar Amounts in Thousands: J990, J991, J992

- **e. Loans and leases held for sale**
  - Dollar Amounts in Thousands: J993, J994, J995

- **f. Loans and leases, net of unearned income**
  - Dollar Amounts in Thousands: J996, J997, J998

- **g. Less: Allowance for loan and lease losses**
  - Dollar Amounts in Thousands: J999, K001, K002

- **h. Trading assets (other than derivatives)**
  - Dollar Amounts in Thousands: K003, K004, K005

- **i. Derivative trading assets**
  - Dollar Amounts in Thousands: K006, K007, K008

- **j. Other real estate owned**
  - Dollar Amounts in Thousands: K009, K010, K011

- **k. Other assets**
  - Dollar Amounts in Thousands: K012, K013, K014

### 2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:

- **a. Securities sold under agreements to repurchase**
  - Dollar Amounts in Thousands: K015, K016, K017

- **b. Derivative trading liabilities**
  - Dollar Amounts in Thousands: K018, K019, K020

- **c. Commercial paper**
  - Dollar Amounts in Thousands: K021, K022, K023

- **d. Other borrowed money (exclude commercial paper)**
  - Dollar Amounts in Thousands: K024, K025, K026

- **e. Other liabilities**
  - Dollar Amounts in Thousands: K027, K028, K029

### 3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above)

- Dollar Amounts in Thousands: K030, K031, K032

### 4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)

- Dollar Amounts in Thousands: K033, K034, K035
Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g, and Schedule RC-F, item 6.f, is regarded as confidential and will not be released to the public.

BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the “No comment” box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as “No statement,” “Not applicable,” “N/A,” “No comment,” and “None.”

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

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement’s accuracy.

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

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFFIRMED 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.