Draft FFIEC 041 Call Report for June 30, 2012

This draft reflects the Call Report revisions described in the banking agencies' final Federal Register notice published on February 17, 2012 (http://www.ffiec.gov/pdf/FFIEC_forms/FFIEC031_FFIEC041_20120217_ffr.pdf) and in the banking agencies' final Federal Register notice published on December 12, 2011, pertaining to assessment-related data reported in Schedule RC-O (http://www.ffiec.gov/pdf/FFIEC_forms/FFIEC002_FFIEC002S_FFIEC031_FFIEC041_20111212_ffr.pdf).

Updated Draft as of February 23, 2012

Board of Governors of the Federal Reserve System
OMB Number: 7100-0036
Federal Deposit Insurance Corporation
OMB Number: 3064-0052
Office of the Comptroller of the Currency
OMB Number: 1557-0081

Federal Financial Institutions Examination Council

Please refer to page i, Table of Contents, for the required disclosure of estimated burden.

1

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only—FFIEC 041

Report at the close of business ~~September 30, 2011~~ June 30, 2012 ~~(20110930)~~ (20120630)
(RCON 9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).

This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

Each bank must 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 (http://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.

FDIC Certificate Number ☐☐☐☐☐
(RSSD 9050)

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)

2

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

Table of Contents

Signature Page Cover

Contact Information ..... ii, iii

Report of Income

Schedule RI—Income Statement RI-1, 2, 3, 4

Schedule RI-A—Changes in Bank Equity Capital RI-5

Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses RI-5, 6, 7

Schedule RI-E—Explanations ..... RI- 8, 9

Report of Condition

Schedule RC—Balance Sheet RC-1, 2

Schedule RC-A—Cash and Balances Due From Depository Institutions (to be completed only by selected banks) RC-3

Schedule RC-B—Securities RC-3, 4, 5, 6, 7,8

Schedule RC-C—Loans and Lease Financing Receivables:
Part I. Loans and Leases RC-9, 10, 11, 12, 13, 14
Part II. Loans to Small Businesses and Small Farms RC-15, 16

Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks) RC-17, 18, 19

Schedule RC-E—Deposit Liabilities RC-20, 21

Schedule RC-F—Other Assets RC-22

Schedule RC-G—Other Liabilities RC-22

Schedule RC-K—Quarterly Averages RC-23

Schedule RC-L—Derivatives and Off-Balance Sheet Items RC-24, 25, 26, 27

Schedule RC-M—Memoranda RC-28, 29, 30

Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets RC-31, 32, 33, 34, 35, 36

Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments RC-37, 38, 39

Schedule RC-P—1–4 Family Residential Mortgage Banking Activities (to be completed only by selected banks) RC-40

Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks) RC-41, 42

Schedule RC-R—Regulatory Capital RC-43, 44, 45, 46, 47, 48

Schedule RC-S—Servicing, Securitization, and Asset Sale Activities RC-49, 50, 51

Schedule RC-T—Fiduciary and Related Services RC-52, 53, 54, 55

Schedule RC-V—Variable Interest Entities RC-56

Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income RC-57

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 17 to 700 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 banks, ~~and~~ State nonmember banks and savings associations 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.

3

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

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

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

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4086)

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

FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter "none" for the contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

Primary Contact

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

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

FAX: Area code/phone number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

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

FAX: Area code/phone number (TEXT C375)

4

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

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

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

Primary Contact

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

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

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

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

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

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

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

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

5

Consolidated Report of Income
for the period January 1, ~~2011–September 30, 2011~~ 2012 - June 30, 2012

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) Loans secured by 1–4 family residential properties	4435				1.a.(1)(a)
(b) All other loans secured by real estate	4436				1.a.(1)(b)
(2) Commercial and industrial loans	4012				1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	B485				1.a.(3)(a)
(b) Other (includes single payment installment, all student loans, and revolving credit plans other than credit cards)	B486				1.a.(3)(b)
(4) Loans to foreign governments and official institutions	4056				1.a.(4)
(5) All other loans[1]	4058				1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010				1.a.(6)
b. Income from lease financing receivables	4065				1.b.
c. Interest income on balances due from depository institutions[2]	4115				1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488				1.d.(1)
(2) Mortgage-backed securities	B489				1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060				1.d.(3)
e. Interest income from trading assets	4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020				1.f.
g. Other interest income	4518				1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107				1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Transaction accounts (**interest-bearing demand deposits**, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508				2.a.(1)
(2) Nontransaction accounts:					
(a) Savings deposits **(includes MMDAs)**	0093				2.a.(2)(a)
(b) Time deposits of $100,000 or more	A517				2.a.(2)(b)
(c) Time deposits of less than $100,000	A518				2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180				2.b.
c. Interest on trading liabilities and other borrowed money	4185				2.c.

[1] Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "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] Includes interest income on time certificates of deposit not held for trading.

6

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date RIAD	Bil	Mil	Thou					
2. Interest expense (continued):									
d. Interest on subordinated notes and debentures	4200				2.d.				
e. Total interest expense (sum of items 2.a through 2.d)	4073				2.e.				
3. Net interest income (item 1.h minus 2.e)					4074				3.
4. Provision for loan and lease losses					4230				4.
5. Noninterest income:									
a. Income from fiduciary activities[1]	4070				5.a.				
b. Service charges on deposit accounts	4080				5.b.				
c. Trading revenue[2]	A220				5.c.				
d. (1) Fees and commissions from securities brokerage	C886				5.d.(1)				
(2) Investment banking, advisory, and underwriting fees and commissions	C888				5.d.(2)				
(3) Fees and commissions from annuity sales	C887				5.d.(3)				
(4) Underwriting income from insurance and reinsurance activities	C386				5.d.(4)				
(5) Income from other insurance activities	C387				5.d.(5)				
e. Venture capital revenue	B491				5.e.				
f. Net servicing fees	B492				5.f.				
g. Net securitization income	B493				5.g.				
h. Not applicable									
i. Net gains (losses) on sales of loans and leases	5416				5.i.				
j. Net gains (losses) on sales of other real estate owned	5415				5.j.				
k. Net gains (losses) on sales of other assets (excluding securities)	B496				5.k.				
l. Other noninterest income*	B497				5.l.				
m. Total noninterest income (sum of items 5.a through 5.l)					4079				5.m.
6. a. Realized gains (losses) on held-to-maturity securities					3521				6.a.
b. Realized gains (losses) on available-for-sale securities					3196				6.b.
7. Noninterest expense:									
a. Salaries and employee benefits	4135				7.a.				
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217				7.b.				
c. (1) Goodwill impairment losses	C216				7.c.(1)				
(2) Amortization expense and impairment losses for other intangible assets	C232				7.c.(2)				
d. Other noninterest expense*	4092				7.d.				
e. Total noninterest expense (sum of items 7.a through 7.d)					4093				7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)					4301				8.
9. Applicable income taxes (on item 8)					4302				9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)					4300				10.
11. Extraordinary items and other adjustments, net of income taxes*					4320				11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)					G104				12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)					G103				13.
14. Net income (loss) attributable to bank (item 12 minus item 13)					4340				14.

* Describe on Schedule RI-E—Explanations

[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.

7

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands		Year-to-date				
		RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes		4513				M.1.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.[1]						
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)		8431				M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)		4313				M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))		4507				M.4.
			Number			
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)		4150				M.5.
Memorandum item 6 is to be completed by:[1] • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans.*						
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))		4024				M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition[2]	RIAD 9106	CC	YY	MM	DD	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):						
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.		RIAD	Bil	Mil	Thou	
a. Interest rate exposures		8757				M.8.a.
b. Foreign exchange exposures		8758				M.8.b.
c. Equity security and index exposures		8759				M.8.c.
d. Commodity and other exposures		8760				M.8.d.
e. Credit exposures		F186				M.8.e.
Memorandum items 8.f and 8.g are to be completed by banks with $100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.[1]						
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)**		K090				M.8.f.
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)**		K094				M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a. Net gains (losses) on credit derivatives held for trading		C889				M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading		C890				M.9.b.
10. *To be completed by banks with $300 million or more in total assets:*[1] Credit losses on derivatives (see instructions)		A251				M.10.
		Year-to-date				
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?		RIAD A530	Yes		No	M.11.

[1] The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2010**, Report of Condition.

[2] For example, a bank acquired on **March 1, ~~2011~~**, would report ~~**20110301**~~. 20120301.
2012,

8

Schedule RI—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Year-to-date				
	RIAD	Bil	Mil	Thou	
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.					
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	F228				M.12.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.					
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets	F551				M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552				M.13.a.(1)
b. Net gains (losses) on liabilities	F553				M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554				M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:					
a. Total other-than-temporary impairment losses	J319				M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320				M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	J321				M.14.c.

9

Schedule RI-A—Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the **December 31, ~~2010~~** 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217				1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507				2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508				3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509				5.
6. Treasury stock transactions, net	B510				6.
7. Changes incident to business combinations, net	4356				7.
8. LESS: Cash dividends declared on preferred stock	4470				8.
9. LESS: Cash dividends declared on common stock	4460				9.
10. Other comprehensive income[1]	B511				10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415				11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210				12.

*Describe on Schedule RI-E—Explanations.

[1] Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and pension and other postretirement plan-related changes other than net periodic benefit cost.

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

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

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

	(Column A) Charge-offs[1]				(Column B) Recoveries				
	Calendar year-to-date								
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1–4 family residential construction loans	C891				C892				1.a.(1)
(2) Other construction loans and all land development and other land loans	C893				C894				1.a.(2)
b. Secured by farmland	3584				3585				1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5411				5412				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens	C234				C217				1.c.(2)(a)
(b) Secured by junior liens	C235				C218				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	3588				3589				1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895				C896				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897				C898				1.e.(2)
2. Loans to depository institutions and acceptances of other banks	4481				4482				2.
3. Not applicable									
4. Commercial and industrial loans	4638				4608				4.

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

10

Schedule RI-B—Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) Charge-offs[1] Calendar year-to-date RIAD	Bil	Mil	Thou	(Column B) Recoveries Calendar year-to-date RIAD	Bil	Mil	Thou	
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514				B515				5.a.
b. **Automobile loans**	K129				K133				5.b.
c. **Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)**	K205				K206				5.c.
6. Loans to foreign governments and official institutions	4643				4627				6.
7. All other loans[2]	4644				4628				7.
8. Lease financing receivables	4266				4267				8.
9. Total (sum of items 1 through 8)	4635				4605				9.

[1] Include write-downs arising from transfers of loans to a held-for-sale account.
[2] Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Memoranda Dollar Amounts in Thousands	(Column A) Charge-offs[1] Calendar year-to-date RIAD	Bil	Mil	Thou	(Column B) Recoveries Calendar year-to-date RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, construction, and land development activities **(not secured by real estate)** included in Schedule RI-B, part I, items 4 and 7, above	5409				5410				M.1.
2. *Memorandum items 2.a through 2.d are to be completed by banks with $300 million or more in total assets:*[2]									
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	4652				4662				M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	4654				4664				M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	4646				4618				M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above)	F185				F187				M.2.d.
3. *Memorandum item 3 is to be completed by:*[2] • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:* Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above	4655				4665				M.3.

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.

	Calendar year-to-date RIAD	Bil	Mil	Thou	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	C388				M.4.

[1] Include write-downs arising from transfers of loans to a held-for-sale account.
[2] The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2010**, Report of Condition.

11

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the **December 31, ~~2010~~** 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522				1.
2. Recoveries (must equal part I, item 9, column B, above)	4605				2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079				3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523				4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230				5.
6. Adjustments* (see instructions for this schedule)	C233				6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123				7.

* Describe on Schedule RI-E—Explanations.

Memoranda

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	C435				M.1.
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.					
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389				M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	C390				M.3.
Memorandum item 4 is to be completed by all banks.					
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with FASB ASC 310–30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)	C781				M.4.

12

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands	Year-to-date RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.l)					
Itemize and describe amounts greater than $25,000 that exceed 3 percent of Schedule RI, item 5.l:					
a. Income and fees from the printing and sale of checks	C013				1.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014				1.b.
c. Income and fees from automated teller machines (ATMs)	C016				1.c.
d. Rent and other income from other real estate owned	4042				1.d.
e. Safe deposit box rent	C015				1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229				1.f.
g. Bank card and credit card interchange fees	F555				1.g.
h. Gains on bargain purchases	J447				1.h.
i. TEXT 4461	4461				1.i.
j. TEXT 4462	4462				1.j.
k. TEXT 4463	4463				1.k.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than $25,000 that exceed 3 percent of Schedule RI, item 7.d:					
a. Data processing expenses	C017				2.a.
b. Advertising and marketing expenses	0497				2.b.
c. Directors' fees	4136				2.c.
d. Printing, stationery, and supplies	C018				2.d.
e. Postage	8403				2.e.
f. Legal fees and expenses	4141				2.f.
g. FDIC deposit insurance assessments	4146				2.g.
h. Accounting and auditing expenses	F556				2.h.
i. Consulting and advisory expenses	F557				2.i.
j. Automated teller machine (ATM) and interchange expenses	F558				2.j.
k. Telecommunications expenses	F559				2.k.
l. TEXT 4464	4464				2.l.
m. TEXT 4467	4467				2.m.
n. TEXT 4468	4468				2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):					
a. (1) TEXT 4469	4469				3.a.(1)
(2) Applicable income tax effect 4486					3.a.(2)
b. (1) TEXT 4487	4487				3.b.(1)
(2) Applicable income tax effect 4488					3.b.(2)
c. (1) TEXT 4489	4489				3.c.(1)
(2) Applicable income tax effect 4491					3.c.(2)

13

Schedule RI-E—Continued

Dollar Amounts in Thousands	Year-to-date RIAD	Bil	Mil	Thou	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):					
a. TEXT B526	B526				4.a.
b. TEXT B527	B527				4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a. TEXT 4498	4498				5.a.
b. TEXT 4499	4499				5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a. TEXT 4521	4521				6.a.
b. TEXT 4522	4522				6.b.

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

	RIAD	Yes		No	
Comments?	4769				7.

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

14

Consolidated Report of Condition for Insured ~~Commercial~~ Banks and ~~State-Chartered~~ Savings ~~Banks~~ Associations for ~~September 30, 2011~~ June 30, 2012

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Schedule RC—Balance Sheet

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
ASSETS						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin[1]		0081				1.a.
b. Interest-bearing balances[2]		0071				1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)		1754				2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)		1773				2.b.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold		B987				3.a.
b. Securities purchased under agreements to resell[3]		B989				3.b.
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale		5369				4.a.
b. Loans and leases, net of unearned income	B528					4.b.
c. LESS: Allowance for loan and lease losses	3123					4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)		B529				4.d.
5. Trading assets (from Schedule RC-D)		3545				5.
6. Premises and fixed assets (including capitalized leases)		2145				6.
7. Other real estate owned (from Schedule RC-M)		2150				7.
8. Investments in unconsolidated subsidiaries and associated companies		2130				8.
9. Direct and indirect investments in real estate ventures		3656				9.
10. Intangible assets:						
a. Goodwill		3163				10.a.
b. Other intangible assets (from Schedule RC-M)		0426				10.b.
11. Other assets (from Schedule RC-F)		2160				11.
12. Total assets (sum of items 1 through 11)		2170				12.
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)		2200				13.a.
(1) Noninterest-bearing[4]	6631					13.a.(1)
(2) Interest-bearing	6636					13.a.(2)
b. Not applicable						
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased[5]		B993				14.a.
b. Securities sold under agreements to repurchase[6]		B995				14.b.
15. Trading liabilities (from Schedule RC-D)		3548				15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)		3190				16.
17. and 18. Not applicable						
19. Subordinated notes and debentures[7]		3200				19.
20. Other liabilities (from Schedule RC-G)		2930				20.
21. Total liabilities (sum of items 13 through 20)		2948				21.
22. Not applicable						

[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, regardless of maturity.
[4] Includes noninterest-bearing **demand**, 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, regardless of maturity.
[7] Includes limited-life preferred stock and related surplus.

15

Schedule RC—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
EQUITY CAPITAL					
Bank Equity Capital					
23. Perpetual preferred stock and related surplus	3838				23.
24. Common stock	3230				24.
25. Surplus (excludes all surplus related to preferred stock)	3839				25.
26. a. Retained earnings	3632				26.a.
b. Accumulated other comprehensive income[1]	B530				26.b.
c. Other equity capital components[2]	A130				26 c.
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210				27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000				27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105				28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300				29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during ~~2010~~ 2011

RCON	Number
6724	

M.1.

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

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

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

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

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

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

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

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCON	MM	DD
8678		

M.2.

[1] Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.

[2] Includes treasury stock and unearned Employee Stock Ownership Plan shares.

16

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

Schedule RC-A is to be completed only by banks with $300 million or more in total assets. Exclude assets held for trading.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:					
a. Cash items in process of collection and unposted debits	0020				1.a.
b. Currency and coin	0080				1.b.
2. Balances due from depository institutions in the U.S.:					
a. U.S. branches and agencies of foreign banks	0083				2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	0085				2.b.
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks	0073				3.a.
b. Other banks in foreign countries and foreign central banks	0074				3.b.
4. Balances due from Federal Reserve Banks	0090				4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010				5.

Schedule RC-B—Securities

Exclude assets held for trading.

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

[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

17

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Bil	Mil	Thou	Held-to-maturity (Column B) Fair Value RCON	Bil	Mil	Thou	Available-for-sale (Column C) Amortized Cost RCON	Bil	Mil	Thou	Available-for-sale (Column D) Fair Value RCON	Bil	Mil	Thou	
4. Mortgage-backed securities (MBS):																	
a. Residential mortgage pass-through securities:																	
(1) Guaranteed by GNMA	G300				G301				G302				G303				4.a.(1)
(2) Issued by FNMA and FHLMC	G304				G305				G306				G307				4.a.(2)
(3) Other pass-through securities.	G308				G309				G310				G311				4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by **U.S. Government agencies or sponsored agencies**[1]	G312				G313				G314				G315				4.b.(1)
(2) Collateralized by MBS issued or guaranteed by **U.S. Government agencies or sponsored agencies**[1]	G316				G317				G318				G319				4.b.(2)
(3) All other residential MBS	G320				G321				G322				G323				4.b.(3)
c. Commercial MBS:																	
(1) Commercial mortgage pass-through securities:																	
(a) **Issued or guaranteed by FNMA, FHLMC, or GNMA**	K142				K143				K144				K145				4.c.(1)(a)
(b) **Other pass-through securities**	K146				K147				K148				K149				4.c.(1)(b)

[1] U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-B—Continued

18

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Bil	Mil	Thou	Held-to-maturity (Column B) Fair Value RCON	Bil	Mil	Thou	Available-for-sale (Column C) Amortized Cost RCON	Bil	Mil	Thou	Available-for-sale (Column D) Fair Value RCON	Bil	Mil	Thou	
4. c. (2) Other commercial MBS: (a) **Issued or guaranteed by U.S. Government agencies or sponsored agencies[1]**.....	K150				K151				K152				K153				4.c.(2)(a)
(b) **All other commercial MBS**.....	K154				K155				K156				K157				4.c.(2)(b)
5. Asset-backed securities and structured financial products: a. Asset-backed securities (ABS).....	C026				C988				C989				C027				5.a.
b. Structured financial products: (1) Cash.....	G336				G337				G338				G339				5.b.(1)
(2) Synthetic	G340				G341				G342				G343				5.b.(2)
(3) Hybrid.....	G344				G345				G346				G347				5.b.(3)
6. Other debt securities: a. Other domestic debt securities	1737				1738				1739				1741				6.a.
b. Foreign debt securities	1742				1743				1744				1746				6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values[2].									A510				A511				7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754				1771				1772				1773				8.

[1] U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

[2] Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

19

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Pledged securities[1]	0416				M.1.
2. Maturity and repricing data for debt securities[1, 2] (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:[3, 4]					
(1) Three months or less	A549				M.2.a.(1)
(2) Over three months through 12 months	A550				M.2.a.(2)
(3) Over one year through three years	A551				M.2.a.(3)
(4) Over three years through five years	A552				M.2.a.(4)
(5) Over five years through 15 years	A553				M.2.a.(5)
(6) Over 15 years	A554				M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:[3, 5]					
(1) Three months or less	A555				M.2.b.(1)
(2) Over three months through 12 months	A556				M.2.b.(2)
(3) Over one year through three years	A557				M.2.b.(3)
(4) Over three years through five years	A558				M.2.b.(4)
(5) Over five years through 15 years	A559				M.2.b.(5)
(6) Over 15 years	A560				M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:[6]					
(1) Three years or less	A561				M.2.c.(1)
(2) Over three years	A562				M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	A248				M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778				M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	8782				M.4.a.
b. Fair value	8783				M.4.b.

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

20

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost				Held-to-maturity (Column B) Fair Value				Available-for-sale (Column C) Amortized Cost				Available-for-sale (Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Memorandum items 5.a through 5.f are to be completed by banks with $1 billion or more in total assets.[1]																	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):																	
a. Credit card receivables	B838				B839				B840				B841				M.5.a.
b. Home equity lines	B842				B843				B844				B845				M.5.b.
c. Automobile loans	B846				B847				B848				B849				M.5.c.
d. Other consumer loans	B850				B851				B852				B853				M.5.d.
e. Commercial and industrial loans	B854				B855				B856				B857				M.5.e.
f. Other	B858				B859				B860				B861				M.5.f.

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

21

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Bil	Mil	Thou	Held-to-maturity (Column B) Fair Value RCON	Bil	Mil	Thou	Available-for-sale (Column C) Amortized Cost RCON	Bil	Mil	Thou	Available-for-sale (Column D) Fair Value RCON	Bil	Mil	Thou	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):																	
a. Trust preferred securities issued by financial institutions	G348				G349				G350				G351				M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352				G353				G354				G355				M.6.b.
c. Corporate and similar loans.....	G356				G357				G358				G359				M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360				G361				G362				G363				M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs...	G364				G365				G366				G367				M.6.e.
f. Diversified (mixed) pools of structured financial products	G368				G369				G370				G371				M.6.f.
g. Other collateral or reference assets.....	G372				G373				G374				G375				M.6.g.

22

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets[1]				(Column B) To Be Completed by All Banks				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1–4 family residential construction loans					F158				1.a.(1)
(2) Other construction loans and all land development and other land loans					F159				1.a.(2)
b. Secured by farmland (including farm residential and other improvements)					1420				1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					1797				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens					5367				1.c.(2)(a)
(b) Secured by junior liens					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties					F160				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties					F161				1.e.(2)
2. Loans to depository institutions and acceptances of other banks					1288				2.
a. To commercial banks in the U.S.:									
(1) To U.S. branches and agencies of foreign banks	B532								2.a.(1)
(2) To other commercial banks in the U.S.	B533								2.a.(2)
b. To other depository institutions in the U.S.	B534								2.b.
c. To banks in foreign countries:									
(1) To foreign branches of other U.S. banks	B536								2.c.(1)
(2) To other banks in foreign countries	B537								2.c.(2)
3. Loans to finance agricultural production and other loans to farmers					1590				3.
4. Commercial and industrial loans					1766				4.
a. To U.S. addressees (domicile)	1763								4.a.
b. To non-U.S. addressees (domicile)	1764								4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards					B538				6.a.
b. Other revolving credit plans					B539				6.b.
c. **Automobile loans**					K137				6.c.
d. **Other consumer loans (includes single payment, installment, and all student loans)**					K207				6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)					2081				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.					2107				8.

[1] The $300 million asset size test is generally based on the total assets reported on the **June 30, 2010**, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets[1] RCON	Bil	Mil	Thou	(Column B) To Be Completed by All Banks RCON	Bil	Mil	Thou	
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions					J454				9.a.
b. Other loans					J464				9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured)	1545								9.b.(1)
(2) All other loans (exclude consumer loans)	J451								9.b.(2)
10. Lease financing receivables (net of unearned income)					2165				10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162								10.a.
b. All other leases	F163								10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above					2123				11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)					2122				12.

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
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):**					
a. **Construction, land development, and other land loans:**					
(1) **1–4 family residential construction loans**	K158				M.1.a.(1)
(2) **Other construction loans and all land development and other land loans**	K159				M.1.a.(2)
b. **Loans secured by 1–4 family residential properties**	F576				M.1.b.
c. **Secured by multifamily (5 or more) residential properties**	K160				M.1.c.
d. **Secured by nonfarm nonresidential properties:**					
(1) **Loans secured by owner-occupied nonfarm nonresidential properties**	K161				M.1.d.(1)
(2) **Loans secured by other nonfarm nonresidential properties**	K162				M.1.d.(2)
e. **Commercial and industrial loans**	K256				M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 million or more in total assets[1] (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):					
(1) **To U.S. addressees (domicile)**	K163				M.1.e.(1)
(2) **To non-U.S. addressees (domicile)**	K164				M.1.e.(2)
f. **All other loans (*include* loans to individuals for household, family, and other personal expenditures)**	K165				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 in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):					
(1) **Loans secured by farmland**	K166				M.1.f.(1)
(2) **Loans to depository institutions and acceptances of other banks**	K167				M.1.f.(2)
(3) **Not applicable**					

[1] The $300 million asset size test is generally based on the total assets reported on the **June 30, 2010**, Report of Condition.

Schedule RC-C—Continued

24

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. f. (4) **Loans to individuals for household, family, and other personal expenditures:**					
(a) **Credit cards**	K098				M.1.f.(4)(a)
(b) **Automobile loans**	K203				M.1.f.(4)(b)
(c) **Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)**	K204				M.1.f.(4)(c)
(5) **Loans to foreign governments and official institutions**	K212				M.1.f.(5)
(6) **Other loans**[1]	K267				M.1.f.(6)
Memorandum item 1.f.(6)(a) is to be completed by:[2]					
• ***Banks with $300 million or more in total assets***					
• ***Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans***					
(a) **Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.(6), above**	K168				M.1.f.(6)(a)
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:[3, 4]					
(1) Three months or less	A564				M.2.a.(1)
(2) Over three months through 12 months	A565				M.2.a.(2)
(3) Over one year through three years	A566				M.2.a.(3)
(4) Over three years through five years	A567				M.2.a.(4)
(5) Over five years through 15 years	A568				M.2.a.(5)
(6) Over 15 years	A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:[3, 5]					
(1) Three months or less	A570				M.2.b.(1)
(2) Over three months through 12 months	A571				M.2.b.(2)
(3) Over one year through three years	A572				M.2.b.(3)
(4) Over three years through five years	A573				M.2.b.(4)
(5) Over five years through 15 years	A574				M.2.b.(5)
(6) Over 15 years	A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities **(not secured by real estate)** included in Schedule RC-C, part I, items 4 and 9, column B[6]	2746				M.3.
4. Adjustable-rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370				M.4.

[1] **Includes "Loans to finance agricultural production and other loans to farmers," "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] The $300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 201Ø!** Report of Condition.

[3] Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date.

[4] 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 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.

[5] 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 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 B, minus 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.

[6] Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

25

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
5. *To be completed by banks with $300 million or more in total assets:*[1] Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	B837				M.5.
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.					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.	C391				M.6.
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):					
a. Outstanding balance	C779				M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780				M.7.b.
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:					
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 (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.
9. Loans secured by 1–4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)	F577				M.9.
Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate:					
(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)(
(2) Secured by junior liens	F582				M.10.a.(3)(b)(
(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.

[1] The $300 million asset size test is generally based on the total assets reported on the **June 30, 2010**, Report of Condition.

Schedule RC-C—Continued

26

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
10. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F586				M.10.c.(1)
(2) Other revolving credit plans	F587				M.10.c.(2)
(3) **Automobile loans**	K196				M.10.c.(3)
(4) **Other consumer loans (includes single payment, installment, and all student loans)**	K208				M.10.c.(4)
d. Other loans	F589				M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F590				M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F591				M.11.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	F592				M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(1) Secured by first liens	F593				M.11.a.(3)(b)(1)
(2) Secured by junior liens	F594				M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	F595				M.11.a.(4)
(5) Secured by nonfarm nonresidential properties	F596				M.11.a.(5)
b. Commercial and industrial loans	F597				M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F598				M.11.c.(1)
(2) Other revolving credit plans	F599				M.11.c.(2)
(3) **Automobile loans**	K195				M.11.c.(3)
(4) **Other consumer loans (includes single payment, installment, and all student loans)**	K209				M.11.c.(4)
d. Other loans	F601				M.11.d.

	(Column A) Fair value of acquired loans and leases at acquisition date				(Column B) Gross contractual amounts receivable at acquisition date				(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:													
a. Loans secured by real estate	G091				G092				G093				M.12.a.
b. Commercial and industrial loans	G094				G095				G096				M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	G097				G098				G099				M.12.c.
d. All other loans and all leases	G100				G101				G102				M.12.d.

Schedule RC-C—Continued

27

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (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 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)(b))	RIAD G377				M.13.b.
Memorandum item 14 is to be completed by all banks.					
14. Pledged loans and leases	RCON G378				M.14.
Memorandum item 15 is to be completed for the December report only.					
15. Reverse mortgages:					
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	J466				M.15.a.(1)
(2) Proprietary reverse mortgages	J467				M.15.a.(2)

		Number	
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)

	RCON	Bil	Mil	Thou	
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" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), **and** all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4,[1] have **original amounts** of $100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an "X" in the box marked "NO.")

RCON	Yes		No	
6999				1.

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

	Number of Loans		
	RCON		
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" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed $100,000.)	5562		2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.[1] (Note: Item 4,[1] divided by the number of loans should NOT exceed $100,000.)	5563		2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding				
	RCON		RCON	Bil	Mil	Thou	
3. Number and amount **currently outstanding** of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (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)):							
a. With **original amounts** of $100,000 or less	5564		5565				3.a.
b. With **original amounts** of more than $100,000 through $250,000	5566		5567				3.b.
c. With **original amounts** of more than $250,000 through $1,000,000	5568		5569				3.c.
4. Number and amount **currently outstanding** of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4[1] (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4[1]):							
a. With **original amounts** of $100,000 or less	5570		5571				4.a.
b. With **original amounts** of more than $100,000 through $250,000	5572		5573				4.b.
c. With **original amounts** of more than $250,000 through $1,000,000	5574		5575				4.c.

[1] Banks with $300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, part I, item 4.a, column A, "Commercial and industrial loans to U.S. addressees."

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

RCON	YES		NO
6860			

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.
If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.
If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

	Number of Loans		
6. Report the total **number** of loans **currently outstanding** for each of the following Schedule RC-C, part I, loan categories:	RCON		
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed $100,000.)	5576		6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed $100,000.)	5577		6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding				
	RCON		RCON	Bil	Mil	Thou	
7. Number and amount **currently outstanding** of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):							
a. With **original amounts** of $100,000 or less	5578		5579				7.a.
b. With **original amounts** of more than $100,000 through $250,000	5580		5581				7.b.
c. With **original amounts** of more than $250,000 through $500,000	5582		5583				7.c.
8. Number and amount **currently outstanding** of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):							
a. With **original amounts** of $100,000 or less	5584		5585				8.a.
b. With **original amounts** of more than $100,000 through $250,000	5586		5587				8.b.
c. With **original amounts** of more than $250,000 through $500,000	5588		5589				8.c.

Schedule RC-D—Trading Assets and Liabilities

30

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS					
1. U.S. Treasury securities	3531				1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532				2.
3. Securities issued by states and political subdivisions in the U.S.	3533				3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	G379				4.a.
b. Other residential MBS issued or guaranteed by **U.S. Government agencies or sponsored agencies**[1] (include CMOs, REMICs, and stripped MBS)	G380				4.b.
c. All other residential MBS	G381				4.c.
d. **Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies**[1]	K197				4.d.
e. **All other commercial MBS**	K198				4.e.
5. Other debt securities:					
a. Structured financial products:					
(1) Cash	G383				5.a.(1)
(2) Synthetic	G384				5.a.(2)
(3) Hybrid	G385				5.a.(3)
b. All other debt securities	G386				5.b.
6. Loans:					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F604				6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F605				6.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	F606				6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(1) Secured by first liens	F607				6.a.(3)(b)(1)
(2) Secured by junior liens	F611				6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	F612				6.a.(4)
(5) Secured by nonfarm nonresidential properties	F613				6.a.(5)
b. Commercial and industrial loans	F614				6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F615				6.c.(1)
(2) Other revolving credit plans	F616				6.c.(2)
(3) **Automobile loans**	K199				6.c.(3)
(4) **Other consumer loans (includes single payment, installment, and all student loans)**	K210				6.c.(4)
d. Other loans	F618				6.d.
7. and 8. Not applicable					
9. Other trading assets	3541				9.
10. Not applicable					
11. Derivatives with a positive fair value	3543				11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545				12.
LIABILITIES					
13. a. Liability for short positions	3546				13.a.
b. Other trading liabilities	F624				13.b.
14. Derivatives with a negative fair value	3547				14.
15. Total trading liabilities (sum of items 13.a. through 14) (must equal Schedule RC, item 15)	3548				15.

[1] U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

31

Schedule RC-D—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F625				M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F626				M.1.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	F627				M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(1) Secured by first liens	F628				M.1.a.(3)(b)(1)
(2) Secured by junior liens	F629				M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	F630				M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	F631				M.1.a.(5)
b. Commercial and industrial loans	F632				M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F633				M.1.c.(1)
(2) Other revolving credit plans	F634				M.1.c.(2)
(3) **Automobile loans**	K200				M.1.c.(3)
(4) **Other consumer loans (includes single payment, installment, and all student loans)**	K211				M.1.c.(4)
d. Other loans	F636				M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	F639				M.2.a.
b. Unpaid principal balance	F640				M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions	G299				M.3.a.
b. Trust preferred securities issued by real estate investment trusts	G332				M.3.b.
c. Corporate and similar loans	G333				M.3.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334				M.3.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs	G335				M.3.e.
f. Diversified (mixed) pools of structured financial products	G651				M.3.f.
g. Other collateral or reference assets	G652				M.3.g.
4. Pledged trading assets:					
a. Pledged securities	G387				M.4.a.
b. Pledged loans	G388				M.4.b.
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.					
5. Asset-backed securities:					
a. Credit card receivables	F643				M.5.a.
b. Home equity lines	F644				M.5.b.
c. Automobile loans	F645				M.5.c.
d. Other consumer loans	F646				M.5.d.
e. Commercial and industrial loans	F647				M.5.e.
f. Other	F648				M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651				M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values	F652				M.7.a.
b. Other	F653				M.7.b.
8. Loans pending securitization	F654				M.8.

32

Schedule RC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than $25,000 and exceed 25 percent of the item):					
a. TEXT F655	F655				M.9.a.
b. TEXT F656	F656				M.9.b.
c. TEXT F657	F657				M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than $25,000 and exceed 25 percent of the item):					
a. TEXT F658	F658				M.10.a.
b. TEXT F659	F659				M.10.b.
c. TEXT F660	F660				M.10.c.

Schedule RC-E—Deposit Liabilities

33

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

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835				M.1.a.
b. Total brokered deposits	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):[2]					
(1) Brokered deposits of less than $100,000	2343				M.1.c.(1)
(2) Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts	J472				M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits of less than $100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(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)**	K219				M.1.d.(2)
(3) **Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)**	K220				M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) **(to be completed for the December report only)**	5590				M.1.e.
f. **Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits**	K223				M.1.f.

[1] **Includes interest-bearing and noninterest-bearing demand deposits.**
[2] 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.

34

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352				M.2.a.(2)
b. Total time deposits of less than $100,000	6648				M.2.b.
c. Total time deposits of $100,000 through $250,000	J473				M.2.c.
d. Total time deposits of more than $250,000	J474				M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above	F233				M.2.e.
3. Maturity and repricing data for time deposits of less than $100,000:					
a. Time deposits of less than $100,000 with a remaining maturity or next repricing date of:[1, 2]					
(1) Three months or less	A579				M.3.a.(1)
(2) Over three months through 12 months	A580				M.3.a.(2)
(3) Over one year through three years	A581				M.3.a.(3)
(4) Over three years	A582				M.3.a.(4)
b. Time deposits of less than $100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)[3]	A241				M.3.b.
4. Maturity and repricing data for time deposits of $100,000 or more:					
a. Time deposits of $100,000 or more with a remaining maturity or next repricing date of:[1, 4]					
(1) Three months or less	A584				M.4.a.(1)
(2) Over three months through 12 months	A585				M.4.a.(2)
(3) Over one year through three years	A586				M.4.a.(3)
(4) Over three years	A587				M.4.a.(4)
b. **Time deposits of $100,000 through $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)[3]**	K221				M.4.b.
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)[3]**	K222				M.4.c.

[1] Report fixed-rate time deposits by remaining maturity and floating rate time 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.

Schedule RC-F—Other Assets

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Accrued interest receivable[1]		B556				1.
2. Net deferred tax assets[2]		2148				2.
3. Interest-only strips receivable (not in the form of a security)[3] on:						
a. Mortgage loans		A519				3.a.
b. Other financial assets		A520				3.b.
4. Equity securities that DO NOT have readily determinable fair values[4]		1752				4.
5. Life insurance assets:						
a. **General account life insurance assets**		K201				5.a.
b. **Separate account life insurance assets**		K202				5.b.
c. **Hybrid account life insurance assets**		K270				5.c.
6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25 percent of this item)		2168				6.
a. Prepaid expenses (excluding prepaid assessments)	2166					6.a.
b. Repossessed personal property (including vehicles)	1578					6.b.
c. Derivatives with a positive fair value held for purposes other than trading	C010					6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	C436					6.d.
e. FDIC loss-sharing indemnification assets	J448					6.e.
f. Prepaid deposit insurance assessments	J449					6.f.
g. TEXT 3549	3549					6.g.
h. TEXT 3550	3550					6.h.
i. TEXT 3551	3551					6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)		2160				7.

[1] Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
[2] See discussion of deferred income taxes in Glossary entry on “income taxes.”
[3] Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
[4] Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers’ bank stock.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. a. Interest accrued and unpaid on deposits[1]		3645				1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)		3646				1.b.
2. Net deferred tax liabilities[2]		3049				2.
3. Allowance for credit losses on off-balance-sheet credit exposures		B557				3.
4. All other liabilities (itemize and describe amounts greater than $25,000 that exceed 25 percent of this item)		2938				4.
a. Accounts payable	3066					4.a.
b. Deferred compensation liabilities	C011					4.b.
c. Dividends declared but not yet payable	2932					4.c.
d. Derivatives with a negative fair value held for purposes other than trading	C012					4.d.
e. TEXT 3552	3552					4.e.
f. TEXT 3553	3553					4.f.
g. TEXT 3554	3554					4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)		2930				5.

[1] For savings banks, include “dividends” accrued and unpaid on deposits.
[2] See discussion of deferred income taxes in Glossary entry on “income taxes.”

36

Schedule RC-K—Quarterly Averages[1]

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS					
1. Interest-bearing balances due from depository institutions	3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations[2] **(excluding mortgage-backed securities)**	B558				2.
3. Mortgage-backed securities[2]	B559				3.
4. All other securities[2, 3] **(includes securities issued by states and political subdivisions in the U.S.)**	B560				4.
5. Federal funds sold and securities purchased under agreements to resell	3365				5.
6. Loans:					
a. Total loans	3360				6.a.
b. Loans secured by real estate:					
(1) Loans secured by 1–4 family residential properties	3465				6.b.(1)
(2) All other loans secured by real estate	3466				6.b.(2)
c. Commercial and industrial loans	3387				6.c.
d. Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	B561				6.d.(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562				6.d.(2)
7. *To be completed by banks with $100 million or more in total assets:*[4] Trading assets	3401				7.
8. Lease financing receivables (net of unearned income)	3484				8.
9. Total assets[5]	3368				9.
LIABILITIES					
10. Interest-bearing transaction accounts (**interest-bearing demand deposits**, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485				10.
11. Nontransaction accounts:					
a. Savings deposits **(includes MMDAs)**	B563				11.a.
b. Time deposits of $100,000 or more	A514				11.b.
c. Time deposits of less than $100,000	A529				11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353				12.
13. *To be completed by banks with $100 million or more in total assets:*[4] Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355				13.

Memorandum

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Memorandum item 1 is to be completed by:[4] • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans.*					
1. Loans to finance agricultural production and other loans to farmers	3386				M.1.

[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 asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 201~~0~~1** Report of Condition.
[5] 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.

37

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

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines	3814				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 (included in item 1.a. above)	J477				1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above)	J478				1.a.(2)
b. Credit card lines	3815				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	J455				1.b.(1)
(2) Other unused credit card lines	J456				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	F164				1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	F165				1.c.(1)(b)
(2) NOT secured by real estate	6550				1.c.(2)
d. Securities underwriting	3817				1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans	J457				1.e.(1)
(2) Loans to financial institutions	J458				1.e.(2)
(3) All other unused commitments	J459				1.e.(3)
2. Financial standby letters of credit	3819				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 3820					2.a.
3. Performance standby letters of credit	3821				3.
Item 3.a is to be completed by banks with $1 billion or more in total assets.[1]					
a. Amount of performance standby letters of credit conveyed to others 3822					3.a.
4. Commercial and similar letters of credit	3411				4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433				6.

7. Credit derivatives:	(Column A) Sold Protection RCON	Bil	Mil	Thou	(Column B) Purchased Protection RCON	Bil	Mil	Thou	
a. Notional amounts:									
(1) Credit default swaps	C968				C969				7.a.(1)
(2) Total return swaps	C970				C971				7.a.(2)
(3) Credit options	C972				C973				7.a.(3)
(4) Other credit derivatives	C974				C975				7.a.(4)
b. Gross fair values:									
(1) Gross positive fair value	C219				C221				7.b.(1)
(2) Gross negative fair value	C220				C222				7.b.(2)

[1] The asset size tests and the $300 million credit card lines test are generally based on the total assets and credit card lines reported in the **June 30, 2010** Report of Condition.

Schedule RC-L—Continued

38

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
7. c. Notional amounts by regulatory capital treatment:[1]					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection	G401				7.c.(1)(a)
(b) Purchased protection	G402				7.c.(1)(b)
(2) All other positions:					
(a) Sold protection	G403				7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404				7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405				7.c.(2)(c)

	Remaining Maturity of:												
	(Column A) One Year or Less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
7. d. Notional amounts by remaining maturity:													
(1) Sold credit protection:[2]													
(a) Investment grade	G406				G407				G408				7.d.(1)(a)
(b) Subinvestment grade	G409				G410				G411				7.d.(1)(b)
(2) Purchased credit protection:[3]													
(a) Investment grade	G412				G413				G414				7.d.(2)(a)
(b) Subinvestment grade	G415				G416				G417				7.d.(2)(b)

					RCON	Bil	Mil	Thou	
8. Spot foreign exchange contracts					8765				8.
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")					3430				9.
a. Securities borrowed		3432							9.a.
b. Commitments to purchase when-issued securities		3434							9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf		C978							9.c.
d.	TEXT 3555	3555							9.d.
e.	TEXT 3556	3556							9.e.
f.	TEXT 3557	3557							9.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")					5591				10.
a. Commitments to sell when-issued securities		3435							10.a.
b.	TEXT 5592	5592							10.b.
c.	TEXT 5593	5593							10.c.
d.	TEXT 5594	5594							10.d.
e.	TEXT 5595	5595							10.e.

	RCON	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:						
a. Sales for which the reporting bank is the acquiring bank	C223					11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224					11.b.

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

Schedule RC-L—Continued

39

Dollar Amounts in Thousands / Derivatives Position Indicators	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
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):																	
	RCON 8693				RCON 8694				RCON 8695				RCON 8696				
a. Futures contracts																	12.a.
	RCON 8697				RCON 8698				RCON 8699				RCON 8700				
b. Forward contracts																	12.b.
c. Exchange-traded option contracts:	RCON 8701				RCON 8702				RCON 8703				RCON 8704				
(1) Written options																	12.c.(1)
	RCON 8705				RCON 8706				RCON 8707				RCON 8708				
(2) Purchased options																	12.c.(2)
d. Over-the-counter option contracts:	RCON 8709				RCON 8710				RCON 8711				RCON 8712				
(1) Written options																	12.d.(1)
	RCON 8713				RCON 8714				RCON 8715				RCON 8716				
(2) Purchased options																	12.d.(2)
	RCON 3450				RCON 3826				RCON 8719				RCON 8720				
e. Swaps																	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCON A126				RCON A127				RCON 8723				RCON 8724				
																	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading																	
	RCON 8725				RCON 8726				RCON 8727				RCON 8728				
																	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate																	
	RCON A589																
																	14.a.
15. Gross fair values of derivative contracts:																	
a. Contracts held for trading:	RCON 8733				RCON 8734				RCON 8735				RCON 8736				
(1) Gross positive fair value																	15.a.(1)
	RCON 8737				RCON 8738				RCON 8739				RCON 8740				
(2) Gross negative fair value																	15.a.(2)
b. Contracts held for purposes other than trading:																	
	RCON 8741				RCON 8742				RCON 8743				RCON 8744				
(1) Gross positive fair value																	15.b.(1)
	RCON 8745				RCON 8746				RCON 8747				RCON 8748				
(2) Gross negative fair value																	15.b.(2)

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms				(Column B) Monoline Financial Guarantors				(Column C) Hedge Funds				(Column D) Sovereign Governments				(Column E) Corporations and All Other Counterparties				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
16. Over-the counter derivatives:																					
a. Net current credit exposure	G418				G419				G420				G421				G422				16.a.
b. Fair value of collateral:																					
(1) Cash—U.S. dollar	G423				G424				G425				G426				G427				16.b.(1)
(2) Cash—Other currencies	G428				G429				G430				G431				G432				16.b.(2)
(3) U.S. Treasury securities	G433				G434				G435				G436				G437				16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	G438				G439				G440				G441				G442				16.b.(4)
(5) Corporate bonds	G443				G444				G445				G446				G447				16.b.(5)
(6) Equity securities	G448				G449				G450				G451				G452				16.b.(6)
(7) All other collateral	G453				G454				G455				G456				G457				16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458				G459				G460				G461				G462				16.b.(8)

[1] The $10 billion asset size test is generally based on the total assets reported on the **June 30, 201Ø**, Report of Condition.

Schedule RC-M—Memoranda

41

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations — Number 6165					1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets	3164				2.a.
(1) Estimated fair value of mortgage servicing assets — A590					2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026				2.b.
c. All other identifiable intangible assets	5507				2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426				2.d.
3. Other real estate owned:					
a. Construction, land development, and other land	5508				3.a.
b. Farmland	5509				3.b.
c. 1–4 family residential properties	5510				3.c.
d. Multifamily (5 or more) residential properties	5511				3.d.
e. Nonfarm nonresidential properties	5512				3.e.
f. Foreclosed properties from "GNMA loans"	C979				3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)	2150				3.g.
4. Not applicable					
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of:[1]					
(a) One year or less	F055				5.a.(1)(a)
(b) Over one year through three years	F056				5.a.(1)(b)
(c) Over three years through five years	F057				5.a.(1)(c)
(d) Over five years	F058				5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)[2]	2651				5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)–(d) above)	F059				5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of:[3]					
(a) One year or less	F060				5.b.(1)(a)
(b) Over one year through three years	F061				5.b.(1)(b)
(c) Over three years through five years	F062				5.b.(1)(c)
(d) Over five years	F063				5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above)[4]	B571				5.b.(2)
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16)	3190				5.c.

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

Schedule RC-M—Continued

42

Dollar Amounts in Thousands	RCON	Yes	No	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?	B569			6.

	RCON	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570				7.

8. Primary Internet Website address of the bank (home page), if any
(Example: www.examplebank.com)
TEXT 4087 http:// _____ 8.

	RCON	Yes	No	
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?	4088			9.

10. Secured liabilities:	RCON	Bil	Mil	Thou	
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	F064				10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d))	F065				10.b.

	RCON	Yes	No	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	G463			11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	G464			12.

13. **Assets covered by loss-sharing agreements with the FDIC:**	RCON	Bil	Mil	Thou	
a. **Loans and leases (included in Schedule RC, items 4.a and 4.b):**					
(1) **Loans secured by real estate:**					
(a) **Construction, land development, and other land loans:**					
(1) **1–4 family residential construction loans**	K169				13.a.(1)(a)(1)
(2) **Other construction loans and all land development and other land loans**	K170				13.a.(1)(a)(2)
(b) **Secured by farmland**	K171				13.a.(1)(b)
(c) **Secured by 1–4 family residential properties:**					
(1) **Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit**	K172				13.a.(1)(c)(1)
(2) **Closed-end loans secured by 1–4 family residential properties:**					
(a) **Secured by first liens**	K173				13.a.(1)(c)(2)(a)
(b) **Secured by junior liens**	K174				13.a.(1)(c)(2)(b)
(d) **Secured by multifamily (5 or more) residential properties**	K175				13.a.(1)(d)
(e) **Secured by nonfarm nonresidential properties:**					
(1) **Loans secured by owner-occupied nonfarm nonresidential properties**	K176				13.a.(1)(e)(1)
(2) **Loans secured by other nonfarm nonresidential properties**	K177				13.a.(1)(e)(2)
(2) **Not applicable**					
(3) **Commercial and industrial loans**	K179				13.a.(3)
(4) **Loans to individuals for household, family, and other personal expenditures:**					
(a) **Credit cards**	K180				13.a.(4)(a)
(b) **Automobile loans**	K181				13.a.(4)(b)
(c) **Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)**	K182				13.a.(4)(c)

Schedule RC-M—Continued

43

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
13. a. (5) **All other loans and all leases**	K183				13.a.(5)
Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) 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**	K184				13.a.(5)(a)
(b) **Loans to foreign governments and official institutions**	K185				13.a.(5)(b)
(c) **Other loans**[1]	K186				13.a.(5)(c)
Item 13.a.(5)(c)(1) is to be completed by:[2]					
• ***Banks with $300 million or more in total assets***					
• ***Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans***					
(1) **Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above**	K178				13.a.(5)(c)(1)
(d) **Lease financing receivables**	K273				13.a.(5)(d)
b. **Other real estate owned (included in Schedule RC, item 7):**					
(1) **Construction, land development, and other land**	K187				13.b.(1)
(2) **Farmland**	K188				13.b.(2)
(3) **1–4 family residential properties**	K189				13.b.(3)
(4) **Multifamily (5 or more) residential properties**	K190				13.b.(4)
(5) **Nonfarm nonresidential properties**	K191				13.b.(5)
(6) **Not applicable**					
(7) **Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements**	K192				13.b.(7)
c. **Debt securities (included in Schedule RC, items 2.a and 2.b)**	J461				13.c.
d. **Other assets (exclude FDIC loss-sharing indemnification assets)**	J462				13.d.
14. **Captive insurance and reinsurance subsidiaries:**					
a. **Total assets of captive insurance subsidiaries**[3]	K193				14.a.
b. **Total assets of captive reinsurance subsidiaries**[3]	K194				14.b.

[1] Includes "Loans to finance agricultural production and other loans to farmers," "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] The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 201~~8~~9, Report of Condition.

[3] Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

INSERT (A)

INSERT A – FFIEC 041 – SCHEDULE RC-M, ITEM 15

Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.

15. Qualified Thrift Lender (QTL) test:

a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)		Number		
	XXXX			
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?		Yes		No
	XXXX			

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

44

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:													
a. Construction, land development, and other land loans:													
(1) 1–4 family residential construction loans	F172				F174				F176				1.a.(1)
(2) Other construction loans and all land development and other land loans	F173				F175				F177				1.a.(2)
b. Secured by farmland	3493				3494				3495				1.b.
c. Secured by 1–4 family residential properties:													
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:													
(a) Secured by first liens	C236				C237				C229				1.c.(2)(a)
(b) Secured by junior liens	C238				C239				C230				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178				F180				F182				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179				F181				F183				1.e.(2)
2. Loans to depository institutions and acceptances of other banks	B834				B835				B836				2.
3. Not applicable													
4. Commercial and industrial loans	1606				1607				1608				4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards	B575				B576				B577				5.a.
b. **Automobile loans**	K213				K214				K215				5.b.
c. **Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)**	K216				K217				K218				5.c.
6. Loans to foreign governments and official institutions	5389				5390				5391				6.
7. All other loans[1]	5459				5460				5461				7.
8. Lease financing receivables	1226				1227				1228				8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505				3506				3507				9.

[1] Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

45

Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, above 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.

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
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**	K036				K037				K038				10.
a. **Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"**	K039				K040				K041				10.a.
b. **Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above**	K042				K043				K044				10.b.
11. **Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:**													
a. **Loans secured by real estate:**													
(1) **Construction, land development, and other land loans:**													
(a) **1–4 family residential construction loans**	K045				K046				K047				11.a.(1)(a)
(b) **Other construction loans and all land development and other land loans**	K048				K049				K050				11.a.(1)(b)
(2) **Secured by farmland**	K051				K052				K053				11.a.(2)
(3) **Secured by 1–4 family residential properties:**													
(a) **Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit**	K054				K055				K056				11.a.(3)(a)
(b) **Closed-end loans secured by 1–4 family residential properties:**													
(1) **Secured by first liens**	K057				K058				K059				11.a.(3)(b)(1)
(2) **Secured by junior liens**	K060				K061				K062				11.a.(3)(b)(2)
(4) **Secured by multifamily (5 or more) residential properties**	K063				K064				K065				11.a.(4)
(5) **Secured by nonfarm nonresidential properties:**													
(a) **Loans secured by owner-occupied nonfarm nonresidential properties**	K066				K067				K068				11.a.(5)(a)
(b) **Loans secured by other nonfarm nonresidential properties**	K069				K070				K071				11.a.(5)(b)
b. **Not applicable**													
c. **Commercial and industrial loans**	K075				K076				K077				11.c.

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
11. d. **Loans to individuals for household, family, and other personal expenditures:**													
(1) **Credit cards**	K078				K079				K080				11.d.(1)
(2) **Automobile loans**	K081				K082				K083				11.d.(2)
(3) **Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)**	K084				K085				K086				11.d.(3)
e. **All other loans and all leases**	K087				K088				K089				11.e.
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 (d):													
(1) **Loans to depository institutions and acceptances of other banks**	K091				K092				K093				11.e.(1)
(2) **Loans to foreign governments and official institutions**	K095				K096				K097				11.e.(2)
(3) **Other loans**[1]	K099				K100				K101				11.e.(3)
Item 11.e.(3)(a) is to be completed by:[2] • ***Banks with $300 million or more in total assets*** • ***Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans***													
(a) **Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above**	K072				K073				K074				11.e.(3)(a)
(4) **Lease financing receivables**	K269				K271				K272				11.e.(4)
f. **Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements**	K102				K103				K104				11.f.

[1] Includes "Loans to finance agricultural production and other loans to farmers," "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] The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2010, Report of Condition.

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
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:													
(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	F661				F662				F663				M.1.b.
c. Secured by multifamily (5 or more) residential properties	K111				K112				K113				M.1.c.
d. Secured by nonfarm nonresidential properties:													
(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	K257				K258				K259				M.1.e.
***Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):*[1]**													
(1) To U.S. addressees (domicile)	K120				K121				K122				M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K123				K124				K125				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.e plus 1.f, columns A through C):													
(1) Loans secured by farmland	K130				K131				K132				M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks	K134				K135				K136				M.1.f.(2)
(3) Not applicable													

[1] The $300 million asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. f. (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)
(5) **Loans to foreign governments and official institutions**	K283				K284				K285				M.1.f.(5)
(6) **Other loans**[1]	K286				K287				K288				M.1.f.(6)
Memorandum item 1.f.(6)(a) is to be completed by:[2] • ***Banks with $300 million or more in total assets*** • ***Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans***													
(a) **Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above**	K138				K139				K140				M.1.f.(6)(a)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558				6559				6560				M.2.
3. *Memorandum items 3.a. through 3.d are to be completed by banks with $300 million or more in total assets:*[2]													
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248				1249				1250				M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	5380				5381				5382				M.3.b
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	1254				1255				1256				M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	F166				F167				F168				M.3.d.

[1] **Includes "Loans to finance agricultural production and other loans to farmers," "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] The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2016,** Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Memorandum item 4 is to be completed by:[1] • *banks with $300 million or more in total assets* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:*													
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594				1597				1583				M.4.
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)

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Memorandum item 6 is to be completed by banks with $300 million or more in total assets:[1]									
6. Derivative contracts: Fair value of amounts carried as assets	3529				3530				M.6.

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

[1] The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2010** Report of Condition.

INSERT (C)

INSERT C – FFIEC 041 – SCHEDULE RC-N, MEMORANDUM ITEM 9

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):												
a. Outstanding balance	XXXX				XXXX				XXXX			
b. Carrying amount included in Schedule RC-N, items 1 though 7, above	XXXX				XXXX				XXXX			

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

50

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 11, Memorandum items 1 and 5, and, if applicable, Memorandum items 2, 3, and 6 through 15 each quarter. INSERT (X)

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236				1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237				2.
3. Not applicable					
4. **Average consolidated total assets**	K652				4.
a. **Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)** — Number K653					4.a.
		Bil	Mil	Thou	
5. **Average tangible equity**[1]	K654				5.
6. **Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions**	K655				6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)–(d) minus item 10.b):					
a. One year or less	G465				7.a.
b. Over one year through three years	G466				7.b.
c. Over three years through five years	G467				7.c.
d. Over five years	G468				7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):					
a. One year or less	G469				8.a.
b. Over one year through three years	G470				8.b.
c. Over three years through five years	G471				8.c.
d. Over five years	G472				8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, **part I**, Memorandum item 1.b)	G803				9.
10. **Banker's bank certification:**					
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?		Yes		No	
	K656				10.
If the answer to item 10 is "YES," complete items 10.a and 10.b.		Bil	Mil	Thou	
a. **Banker's bank deduction**	K657				10.a.
b. **Banker's bank deduction limit**	K658				10.b.
11. **Custodial bank certification:**					
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?		Yes		No	
	K659				11.
If the answer to item 11 is "YES," complete items 11.a and 11.b.		Bil	Mil	Thou	
a. **Custodial bank deduction**	K660				11.a.
b. **Custodial bank deduction limit**	K661				11.b.

[1] **Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, item 11.**

INSERT (Y)

INSERT X – FFIEC 041 – SCHEDULE RC-O

Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 5 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 17 on a fully consolidated basis.

INSERT Y – FFIEC 041 – SCHEDULE RC-O, ITEM 9(a)

Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated reciprocal brokered deposits	XXXX			

51

Schedule RC-O—Continued

Memoranda

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of $250,000 or less:[1]						
(1) *Amount* of deposit accounts (excluding retirement accounts) of $250,000 or less		F049				M.1.a.(1)
(2) *Number* of deposit accounts (excluding retirement accounts) of $250,000 or less	Number F050					M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than $250,000:[1]						
(1) *Amount* of deposit accounts (excluding retirement accounts) of more than $250,000		F051				M.1.b.(1)
(2) *Number* of deposit accounts (excluding retirement accounts) of more than $250,000	Number F052					M.1.b.(2)
c. Retirement deposit accounts of $250,000 or less:[1]						
(1) *Amount* of retirement deposit accounts of $250,000 or less		F045				M.1.c.(1)
(2) *Number* of retirement deposit accounts of $250,000 or less	Number F046					M.1.c.(2)
d. Retirement deposit accounts of more than $250,000:[1]						
(1) *Amount* of retirement deposit accounts of more than $250,000		F047				M.1.d.(1)
(2) *Number* of retirement deposit accounts of more than $250,000	Number F048					M.1.d.(2)
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.[2]						
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions)[3]		5597				M.2.

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

TEXT A545

RCON	FDIC Cert. No.					
A545						M.3.

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
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):[4]						
a. *Amount* of noninterest-bearing transaction accounts of more than $250,000		J944				M.5.a.
b. *Number* of noninterest-bearing transaction accounts of more than $250,000	Number J945					M.5.b.

[1] The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date 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 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.
[4] **Excludes interest-bearing demand deposits.**

52

Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.					
6. **Criticized and classified items:**					
a. **Special mention**	K663				M.6.a.
b. **Substandard**	K664				M.6.b.
c. **Doubtful**	K665				M.6.c.
d. **Loss**	K666				M.6.d.
7. **"Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations**	K675				M.7.
8. **"Subprime consumer loans" as defined for assessment purposes only in FDIC regulations**	K667				M.8.
9. **"Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations**	K668				M.9.
10. **Commitments to fund construction, land development, and other land loans secured by real estate:**					
a. **Total unfunded commitments**	K676				M.10.a.
b. **Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)**	K677				M.10.b.
11. **Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)**	K669				M.11.
12. **Nonbrokered time deposits of more than $250,000 (included in Schedule RC-E, Memorandum item 2.d)**	K678				M.12.
Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.					
13. **Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):**					
a. **Construction, land development, and other land loans secured by real estate**	K679				M.13.a.
b. **Loans secured by multifamily residential and nonfarm nonresidential properties**	K680				M.13.b.
c. **Closed-end loans secured by first liens on 1-4 family residential properties**	K681				M.13.c.
d. **Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit**	K682				M.13.d.
e. **Commercial and industrial loans**	K670				M.13.e
f. **Credit card loans to individuals for household, family, and other personal expenditures**	K671				M.13.f.
g. **Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans)**	K672				M.13.g.
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.					
14. **Amount of the institution's largest counterparty exposure**	K673				M.14.
15. **Total amount of the institution's 20 largest counterparty exposures**	K674				M.15.

INSERT (Z)

INSERT Z – FFIEC 041 – SCHEDULE RC-O, MEMORANDUM ITEMS 16 AND 17

Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.

16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1)	XXXX			

Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.

17. Selected fully consolidated data for deposit insurance assessment purposes:				
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	XXXX			
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	XXXX			
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	XXXX			
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	XXXX			

53

Schedule RC-P—1–4 Family Residential Mortgage Banking Activities

Schedule RC-P is to be completed by (1) all banks with $1 billion or more in total assets[1] and (2) banks with less than $1 billion in total assets at which either 1–4 family residential mortgage loan originations and purchases for resale[2] from all sources, loan sales, or quarter-end loans held for sale or trading exceed $10 million for two consecutive quarters.

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

[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.

INSERT D

INSERT D – FFIEC 041 – SCHEDULE RC-P, ITEM 7

7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	XXXX			
b. For representations and warranties made to other parties.....	XXXX			

54

Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis

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

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

55

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Memoranda																					
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $25,000 and exceed 25 percent of item 6):																					
a. Mortgage servicing assets	G536				G537				G538				G539				G540				M.1.a.
b. Nontrading derivative assets	G541				G542				G543				G544				G545				M.1.b.
c. TEXT G546	G546				G547				G548				G549				G550				M.1.c.
d. TEXT G551	G551				G552				G553				G554				G555				M.1.d.
e. TEXT G556	G556				G557				G558				G559				G560				M.1.e.
f. TEXT G561	G561				G562				G563				G564				G565				M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $25,000 and exceed 25 percent of item 13):																					
a. Loan commitments (not accounted for as derivatives)	F261				F689				F697				F262				F263				M.2.a.
b. Nontrading derivative liabilities	G566				G567				G568				G569				G570				M.2.b.
c. TEXT G571	G571				G572				G573				G574				G575				M.2.c.
d. TEXT G576	G576				G577				G578				G579				G580				M.2.d.
e. TEXT G581	G581				G582				G583				G584				G585				M.2.e.
f. TEXT G586	G586				G587				G588				G589				G590				M.2.f.

Schedule RC-R—Regulatory Capital

56

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

Replace with INSERT (B)

Total assets for leverage ratio

22. ~~Average total~~ assets (from Schedule RC-K, item 9)	3368				22.
23. LESS: Disallowed good~~will and~~ other disallowed intangible assets (from item 7.a above)	B590				23.
24. LESS: Disallowed servicing assets and purchas~~ed credit card relationships~~ (from item 9.a above)	B591				24.
25. LESS: Disallowed deferred tax assets (from ~~item 9.b~~ above)	5610				25.
26. LESS: Other deduct~~ions from~~ assets for leverage capital purposes	B596				26.
~~27. Average~~ total assets for leverage capital purposes (item 22 less items 23 through 26)	A224				27.

Adjustments for financial subsidiaries

28. a. Adjustment to Tier 1 capital reported in item 11	C228				28.a.
b. Adjustment to total risk-based capital reported in item 21	B503				28.b.
29. Adjustment to risk-weighted assets reported in item 62	B504				29.
30. Adjustment to average total assets reported in item 27	B505				30.

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

INSERT B – FFIEC 041 – SCHEDULE RC-R, ITEMS 22-27

22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	XXXX			
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590			
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591			
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610			
26. Other additions to (deductions from) assets for leverage capital purposes ..	XXXX			
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	XXXX			

57

Schedule RC-R—Regulatory Capital—Continued

Capital ratios

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

	(Column A)		(Column B)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio[1]	7273	__ __ . __ __	7204	__ __ . __ __	31.
32. Tier 1 risk-based capital ratio[2]	7274	__ __ . __ __	7206	__ __ . __ __	32.
33. Total risk-based capital ratio[3]	7275	__ __ . __ __	7205	__ __ . __ __	33.

[1] The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
[2] The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
[3] The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

58

Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance-sheet asset and the credit equivalent amount of each off-balance-sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance-sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

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

[1] Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets.

59

Schedule RC-R—Continued

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

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

60

Schedule RC-R—Continued

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

Memoranda

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

61

Schedule RC-R—Continued

Memoranda—Continued

Dollar Amounts in Thousands	With a remaining maturity of (Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
2. Notional principal amounts of derivative contracts:[1]																
a. Interest rate contracts	3809					8766					8767					M.2.a.
b. Foreign exchange contracts	3812					8769					8770					M.2.b.
c. Gold contracts	8771					8772					8773					M.2.c.
d. Other precious metals contracts	8774					8775					8776					M.2.d.
e. Other commodity contracts	8777					8778					8779					M.2.e.
f. Equity derivative contracts	A000					A001					A002					M.2.f.
g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:																
(1) Investment grade	G597					G598					G599					M.2.g.(1)
(2) Subinvestment grade	G600					G601					G602					M.2.g.(2)

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

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

62

Dollar Amounts in Thousands	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCON B705	RCON B706	RCON B707	RCON B708	RCON B709	RCON B710	RCON B711	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCON B712	RCON B713	RCON B714	RCON B715	RCON B716	RCON B717	RCON B718	2.a.
b. Subordinated securities and other residual interests	RCON C393	RCON C394	RCON C395	RCON C396	RCONC 397	RCON C398	RCON C399	2.b.
c. Standby letters of credit and other enhancements	RCON C400	RCON C401	RCON C402	RCON C403	RCON C404	RCON C405	RCON C406	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON B726	RCON B727	RCON B728	RCON B729	RCON B730	RCON B731	RCON B732	3.
4. Past due loan amounts included in item 1:								
a. 30–89 days past due	RCON B733	RCON B734	RCON B735	RCON B736	RCON B737	RCON B738	RCON B739	4.a.
b. 90 days or more past due	RCON B740	RCON B741	RCON B742	RCON B743	RCON B744	RCON B745	RCON B746	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	5.a.
b. Recoveries	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760	5.b.

63

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCON B761	RCON B762			RCON B763		6.a.
b. Loans (included in Schedule RC-C)		RCON B500	RCON B501			RCON B502		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30–89 days past due		RCON B764	RCON B765			RCON B766		7.a.
b. 90 days or more past due		RCON B767	RCON B768			RCON B769		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs		RIAD B770	RIAD B771			RIAD B772		8.a.
b. Recoveries		RIAD B773	RIAD B774			RIAD B775		8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCON B776	RCON B777	RCON B778	RCON B779	RCON B780	RCON B781	RCON B782	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCON B783	RCON B784	RCON B785	RCON B786	RCON B787	RCON B788	RCON B789	10.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1–4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Bank Asset Sales																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCON B790			RCON B791			RCON B792			RCON B793			RCON B794			RCON B795			RCON B796			11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCON B797			RCON B798			RCON B799			RCON B800			RCON B801			RCON B802			RCON B803			12.

Memoranda

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

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

Schedule RC-T—Fiduciary and Related Services

65

	RCON	Yes		No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	A345				1.
2. Does the institution exercise the fiduciary powers it has been granted?	A346				2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	B867				3.

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than $250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:
- Items 4 through 22 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.

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

Schedule RC-T—Continued

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts				(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts				(Column C) All Other Accounts				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. l. Other common and preferred stocks	J296				J297				J298				M.1.l.
m. Real estate mortgages	J299				J300				J301				M.1.m.
n. Real estate	J302				J303				J304				M.1.n.
o. Miscellaneous assets	J305				J306				J307				M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308				J309				J310				M.1.p.

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

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding				
	RCON		Tril	Bil	Mil	Thou	
2. Corporate trust and agency accounts:			RCON B928				
a. Corporate and municipal trusteeships	B927						M.2.a.
			RCON J314				
(1) Issues reported in Memorandum item 2.a that are in default	J313						M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency	B929						M.2.b.

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

68

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries			
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts	B947			B948			B949			M.4.a.
b. Employee benefit and retirement-related trust and agency accounts	B950			B951			B952			M.4.b.
c. Investment management and investment advisory agency accounts	B953			B954			B955			M.4.c.
d. Other fiduciary accounts and related services	B956			B957			B958			M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24)	B959			B960			B961			M.4.e.

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles				(Column B) ABCP Conduits				(Column C) Other VIEs				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
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**	J981				J982				J983				1.a.
b. **Held-to-maturity securities**	J984				J985				J986				1.b.
c. **Available-for-sale securities**	J987				J988				J989				1.c.
d. **Securities purchased under agreements to resell**	J990				J991				J992				1.d.
e. **Loans and leases held for sale**	J993				J994				J995				1.e.
f. **Loans and leases, net of unearned income**	J996				J997				J998				1.f.
g. **Less: Allowance for loan and lease losses**	J999				K001				K002				1.g.
h. **Trading assets (other than derivatives)**	K003				K004				K005				1.h.
i. **Derivative trading assets**	K006				K007				K008				1.i.
j. **Other real estate owned**	K009				K010				K011				1.j.
k. **Other assets**	K012				K013				K014				1.k.
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**	K015				K016				K017				2.a.
b. **Derivative trading liabilities**	K018				K019				K020				2.b.
c. **Commercial paper**	K021				K022				K023				2.c.
d. **Other borrowed money (exclude commercial paper)**	K024				K025				K026				2.d.
e. **Other liabilities**	K027				K028				K029				2.e.
3. **All other assets of consolidated VIEs (not included in items 1.a through 1.k above)**	K030				K031				K032				3.
4. **All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)**	K033				K034				K035				4.

70

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, Schedule RC-F, item 6.f, and Schedule RC-O, Memorandum items 6 through 9, 14, and 15, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES *NOT* CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO *NOT* enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL *NOT* BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments? .....

RCON	Yes		No
6979			

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