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 Expires March 31, 2011

Federal Financial Institutions Examination Council



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

Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices—FFIEC 031

Report at the close of business September 30, 2008

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).

-(20080930) (20090630) (RCON 9999)

Director (Trustee)

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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

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

Submission of Reports

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

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (https://cdr.ffiec.gov/cdr/), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at CDR Help@ffiec.gov.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computergenerated 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.

egal Title of Bank (RSSD 9017)	
Legal Title of Bank (RSSD 9017)	
City (RSSD 9130)	
State Abbrev. (RSSD 9200)	ZIP Code (RSSD 9220)

FDIC Certificate Number	
	(RSSD 9050)

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

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Disclosure of Estimated Burden

650

The estimated average burden associated with this information collection is 40.0 hours per respondent and is estimated to vary from 16 to 600 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

Secretary Board of Governors of the Federal Reserve System Washington, D.C. 20551

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

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

Schedule RC-C—Loans and Lease Financing Receivables:	
Part I. Loans and LeasesRC-7 Part II. Loans to Small Businesses and Small Farms (to be completed for the	
June report only)RC Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks). RC-	
Schedule RC-E—Deposit Liabilities	RC-14, 15
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Schedule RC-H—Selected Balance Sheet Items for Domestic Offices	RC-17
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Contact Information for the Reports of Condition and Income

FAX: Area code/phone number (TEXT C370)

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.

	Should be Directed
Name (TEXT C490)	Name (TEXT C495)
Title (TEXT C491)	Title (TEXT C496)
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)
Telephone: Area code/phone number/extension (TEXT C493)	Telephone: Area code/phone number/extension (TEXT 8902)
FAX: Area code/phone number (TEXT C494)	FAX: Area code/phone number (TEXT 9116)
mary contact information for a senior official of the bank who has decision- Enter "none" for the contact's e-mail address or fax number if not available and will not be released to the public.	time sensitive information to emergency contacts at banks. Please provide pri- making authority. Also provide information for a secondary contact if available. . Emergency contact information is for the confidential use of the Agencies
•	Secondary Contact
•	
Primary Contact	Secondary Contact
Primary Contact Name (TEXT C388)	Secondary Contact Name (TEXT C371)

FAX: Area code/phone number (TEXT C375)

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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 depository institution's Section 314(a) searches and who could be contacted by federal law enforcement officers for additional information related to anti-terrorist financing and anti-money laundering. Please provide information for a secondary contact if available. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the confidential use of the Agencies and the Financial Crimes Enforcement Network (FinCEN) and will not be released to the public.

Primary Contact	Secondary Contact
Name (TEXT C437)	Name (TEXT C442)
Title (TEXT C438)	Title (TEXT C443)
E-mail Address (TEXT C439)	E-mail Address (TEXT C444)
Telephone: Area code/phone number/extension (TEXT C440)	Telephone: Area code/phone number/extension (TEXT C445)
FAX: Area code/phone number (TEXT C441)	FAX: Area code/phone number (TEXT C446)
Third Contact	Fourth Contact
Name (TEXT C870)	Name (TEXT C875)
Title (TEXT C871)	Title (TEXT C876)
E-mail Address (TEXT C872)	E-mail Address (TEXT C877)
Telephone: Area code/phone number/extension (TEXT C873)	Telephone: Area code/phone number/extension (TEXT C878)
FAX: Area code/phone number (TEXT C874)	FAX: Area code/phone number (TEXT C879)

Consolidated Report of Income

for the period January 1,-2008 - September 30, 2008 2009 - June 30, 2009

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

Schedule RI—Income Statement

Schedule RI—Income Statement Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Interest income:	4				
a. Interest and fee income on loans:					
(1) In domestic offices:	40		8.4		
(a) Loans secured by real estate:	1 1/2	2			
(1) Loans secured by 1–4 family residential properties	4435				1.a.(1)(a)(1)
(2) All other loans secured by real estate	4436				1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers	4024				1.a.(1)(b)
(c) Commercial and industrial loans	4012				1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:			V.		
(1) Credit cards	B485				1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit	1.46				
plans other than credit cards)	B486				1.a.(1)(d)(2 ⁾
(e) Loans to foreign governments and official institutions	4056				1.a.(1)(e)
(f) All other loans in domestic offices					1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs					1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))					1.a.(3)
b. Income from lease financing receivables	· ——				1.b.
c. Interest income on balances due from depository institutions ¹	4115				1.c.
d. Interest and dividend income on securities:			100	4. 11.	
(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	17.53			4.5-	(_,
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			†		1.f.
g. Other interest income					1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	-				1.h.
2. Interest expense:			\$\1\d	0 14 N	
a. Interest on deposits:	திர 17 இத				
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and					
preauthorized transfer accounts)	4508	Π			2.a.(1)(a)
(b) Nontransaction accounts:	8 5 5 kg				
(1) Savings deposits (includes MMDAs)	0093		T		2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more					2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000					2.a.(1)(a)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs		+		1	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase			1		2.b.
c. Interest on trading liabilities and other borrowed money	4185		1		2.c.
6. Interest on trading nabilities and other benefits in the section of the sectio	·				•

¹ Includes interest income on time certificates of deposit not held for trading.

	Year-to-date	
Dollar Amounts in Thousands	RIAD Bil Mil Thou	
2. Interest expense (continued):	38.04.25.00.3810	
d. Interest on subordinated notes and debentures		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)	4.0	4074 3.
Net interest income (item 1.h minus 2.e) Provision for loan and lease losses	at Ar and the	4230 4.
5. Noninterest income:		
a. Income from fiduciary activities1		5.a.
b. Service charges on deposit accounts in domestic offices	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		5.d.(5)
e. Venture capital revenue		5.e.
f. Net servicing fees		5.f.
g. Net securitization income	B493	5.g.
h. Not applicable	The state of the s	
i. Net gains (losses) on sales of loans and leases	5416	5.i.
j. Net gains (losses) on sales of other real estate owned		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)		5.k.
I Other noninterest income*	B497	5.I.
m. Total noninterest income (sum of items 5.a through 5.l)	4.3	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:	4	
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)	 If A 20 30 8.0 (1984 CMs) Visit No. 1982 CMS 188 (1885 LAPA CMs). 	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.
42. Net income (loss) (sum of items 10 and 11)		4340
\		
Replace with	INSEKT A	
* Describe on Schodule DLE Explanations		

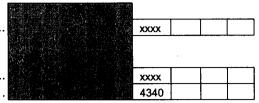
^{*} Describe on Schedule RI-E—Explanations

¹ For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

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.

INSERT A - FFIEC 031

- 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)
- 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)
- 14. Net income (loss) attributable to bank (item 12 minus item 13) .



Schedule RI-Continued

Memorandum item 2 is to be completed by banks with lemoranda \$1 billion or more in total assets. Dollar Amounts in Thousands		Year-to-date					
embraida 4/ billion or more in total assets. Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou			
. 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	<u> </u>			M.1.		
2. Income from the sale and servicing of mutual funds and annuities in domestic offices	34%	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1					
(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.	AL .:	evi iz tektori. Albu - Na	404				
(included in Schedule RI, items 1.a and 1.b)	4313				M.3.		
Income on tax-exempt securities issued by states and political subdivisions in the U.S.			1	17			
(included in Schedule RI, item 1.d.(3))	4507				M.4.		
Number of full-time equivalent employees at end of current period (round to nearest	3.11		Numbe	r			
	4150				M.5.		
whole number)					101.0.		
6. Not applicable RIAL RIAL RIAL	cc	YY	ММ	DD			
. If the reporting paris has restated its balance sheet as a result of applying pash down		 	IVIIVI				
accounting this calendar year, report the date of the bank's acquisition 2	0	<u> L</u>	Ц.		M.7.		
items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any	ſ 		Т.	T	l		
quarter of the preceding calendar year.):	RIAD	 	Mil	Thou			
a. Interest rate exposures	8757	-	<u> </u>		M.8.		
b. Foreign exchange exposures	8758		ļ .	<u> </u>	M.8.		
c. Equity security and index exposures	. 8759			L	M.8.		
d. Commodity and other exposures	8760				M.8.		
e. Credit exposures	F186				M.8.		
Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit	Season Co						
exposures held outside the trading account:							
a. Net gains (losses) on credit derivatives held for trading	C889				М.9.		
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890				M.9.		
D. Credit losses on derivatives (see instructions)	. A251				M.10		
J. Clear 1035es on acrivatives (See Instructions)							
. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes	RIAD	Yes	3.00	No]		
for the current tax year?	A530		1 ***	1	M.11		
ior the current tax year :	[12	×.d.	,		
emorandum item 12 is to be completed by banks that are required to complete Schedule		Year-	to-dat	е			
C-C, part I, Memorandum items 8.b and 8.c.	RIAD	Bil	Mil	Thou			
2. Noncash income from negative amortization on closed-end loans secured by 1–4 family				4			
residential properties (included in Schedule RI, item 1.a.(1)(a)(1))	F228	2-61, 5.76: 72,	1		M.1		
residential properties (included in Schedule KI, item 1.a.(1)(a)(1))	. 1			10.7	101.12		
to the state of the second state of the state of the state of the second state of the second state of the second state of the second state of the st							
emorandum item 13 is to be completed by banks that have elected to account for assets							
nd liabilities under a fair value option.							
3. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair							
value under a fair value option:	FEE4	T		-0/85 <u>/3/</u>			
a. Net gains (losses) on assets	F551		٠	1, *	M.1		
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specifi	C	. T	Т				
credit risk	F552	+	 	+	M.1		
b. Net gains (losses) on liabilities	F553	<u> </u>			M.1		
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-					4		
	F554	1 I	1	ı	1 14 1		

For example, a bank acquired on March 1, 2008, would report 20080301.

The 1 billion asset size test is generally based on the total assets reported in the June 30, 2008, Report of Condition.

Schedule RI-A—Changes in Equity CaphaRAFT

FFIEC 031 Page RI-4

Indicate decreases and losses in parentheses.	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		8
Total equity capital most recently reported for the December 3	1, 2007, Reports of Condition	1.				L	
and Income (i.e., after adjustments from amended Reports of		3217				1.	
Restatements due to corrections of material accounting errors		¥.			装工。		
accounting principles*		B507				2.	
3. Balance end of previous calendar year as restated (sum of ite		B508				3.	
4. Net income (loss) (must equal Schedule RI, item 12)	- attributable to bank	4340				4.	
5. Sale, conversion, acquisition, or retirement of capital stock, ne	et (excluding treasury stock				in the second		
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.	
LESS: Cash dividends declared on common stock		4400				9.	
10. Other comprehensive income ¹		B511				10.	
11. Other transactions with parent holding company* (not included		4415				11.	
(12. Total) equity capital end of current period (sum of items 3 through							
Schedule RC, item 28)2.7.4.)		3210				12.	
bank			•				

^{*} Describe on Schedule RI-E—Explanations.

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) (Column B) Charge-offs¹ Recoveries							
Dollar Amounts in Thousands	RIAD	Bil	Cale Mil	Thou	riad RIAD	-date Bil	Mil	Thou	
Loans secured by real estate: a. Construction, land development, and other land loans in domestic offices:		- DII) in the	, was	UII			
(1) 1–4 family residential construction loans	C891				C892				1.a
(2) Other construction loans and all land development and other land loans	C893	4,		T	C894	(45- ₇₃	<u> </u>		1.a
b. Secured by farmland in domestic offices	3584		12007 5007	İ	3585	200000			1.t
 c. Secured by 1–4 family residential properties in domestic offices: (1) Revolving, open-end loans secured by 1–4 family residential 									
properties and extended under lines of credit	5411		<u> </u>		5412		******		1.0
(2) Closed-end loans secured by 1–4 family residential properties: (a) Secured by first liens	C234		Γ		C217		I		1.0
(b) Secured by junior liens	C235		<u></u>	<u> </u>	C218		<u></u>		1.0
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588				3589				1.0
e. Secured by nonfarm nonresidential properties in domestic offices: (1) Loans secured by owner-occupied nonfarm nonresidential									
properties	. C895		į		C896			1	1.€
(2) Loans secured by other nonfarm nonresidential properties	C897 B512		-		C898 B513		-		1.e 1.f.
f. In foreign offices Loans to depository institutions and acceptances of other banks:		engoria.		1	50.0				1.1
a. To U.S. banks and other U.S. depository institutions	4653			-	4663 4664			+	2.8
b. To foreign banks 3. Loans to finance agricultural production and other loans to farmers	4654				4665				2.b 3.

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

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

Part I. Continued		•	mn A)							
	Charge-offs¹ Recoveries Calendar year-to-date									
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	İ	
4. Commercial and industrial loans:	2	(100)		14.55	1.44			- 26		
a. To U.S. addressees (domicile)	4645				4617				4.a.	
b. To non-U.S. addressees (domicile)	1				4618		<u> </u>		4.b.	
 Loans to individuals for household, family, and other personal expenditures: 	11									
a. Credit cards	B514				B515				5.a.	
b. Other (includes single payment, installment, all student loans, and								100	0.0.	
revolving credit plans other than credit cards)	B516				B517				5.b.	
Loans to foreign governments and official institutions	1 46 49 1				4627				6.	
7. All other loans	140441				4628			<u> </u>	7.	
8. Lease financing receivables:				.) Ten	1	4				
a. Leases to individuals for household, family, and other personal	4.4			400			4.		l	
expenditures	F185				F187				8.a.	
b. All other leases	C880				F188				8.b.	
9. Total (sum of items 1 through 8)	1.00-				4605		<u> </u>		9.	

Managanda		(Colu Charg	,		(Column B) Recoveries					
Memoranda	Calendar year-to-date							1		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou]	
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			¥.	. Wes						
					5410]	
Loans secured by real estate to non-U.S. addressees (domicile)								A	3	
(included in Schedule RI-B, part I, item 1, above)	4652				4662			<u> </u>]	

3. Not applicable

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.

1	Cale	ndar y	ear-to	-date
	RIAD	Bil	Mil	Thou
	C388			

M.4.

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

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10

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, 2007, R	teports of Condition					
and Income (i.e., after adjustments from amended Reports of	B522				1.	
Recoveries (must equal part I, item 9, column B, above)	•	4605				2.
LESS: Charge-offs (must equal part I, item 9, column A, above						
part II, item 4)	C079				3.	
LESS: Write-downs arising from transfers of loans to a held-form		5523		ļ <u>-</u>		4.
5. Provision for loan and lease losses (must equal Schedule RI,		4230		<u> </u>		5.
6. Adjustments* (see instructions for this schedule)		C233				6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, les			100		7	
(must equal Schedule RC, item 4.c)		3123		<u> </u>		7.

^{*} Describe on Schedule RI-E—Explanations.

Memoranda

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	ı
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	C435		1 4 1 9 1 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		M.1.
Report purposes. 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389 C390				M.2. 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 AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	C781				M.4.

Schedule RI-D-Income from Foreign Offices

For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Total interest income in foreign offices	C899				1.
2. Total interest expense in foreign offices	C900				2.
3. Provision for loan and lease losses in foreign offices	C901				3.
4. Noninterest income in foreign offices:	3.8	20.5		75.5	
a. Trading revenue	C902				4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903				4.b
c. Net securitization income	C904				4.c
d. Other noninterest income	C905				4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	C906				5.
6. Total noninterest expense in foreign offices	C907				6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect					
the effects of equity capital on overall bank funding costs	C908		<u> </u>		7.
8. Applicable income taxes (on items 1 through 7)	C909		ļ		8.
Extraordinary items and other adjustments, net of income taxes, in foreign offices	C910				9.
10. Net income attributable to foreign offices before internal allocations of income and expense			1.11		ļ
(item 1 plus or minus items 2 through 9)	C911				10.
11. Internal allocations of income and expense applicable to foreign offices	C912				11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices	C913				12.
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12)	C914				13.

Schedule RI-E—Explanations

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

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

	Year-to-d		rear-to-date		Year-to-date	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		
. Other noninterest income (from Schedule RI, item 5.I)				1		
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I				l A		
a. Income and fees from the printing and sale of checks	C013					
b. Earnings on/increase in value of cash surrender value of life insurance	C014					
c. Income and fees from automated teller machines (ATMs)	C016					
d. Rent and other income from other real estate owned	4042					
e. Safe deposit box rent	C015					
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229					
g. Bank card and credit card interchange fees	F555		ļ			
h. TEXT 4461	4461					
TEXT 1. 4462	4462					
J. 4463	4463			A STATE OF THE STA		
Other noninterest expense (from Schedule RI, item 7.d)			124	56 () (4		
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d.				***		
a. Data processing expenses	C017		ļ			
b. Advertising and marketing expenses	0497		ļ			
c. Directors' fees	4136		ļ			
d. Printing, stationery, and supplies	C018		ļ			
e. Postage	8403	<u> </u>	<u> </u>	\square		
f. Legal fees and expenses	4141					
g. FDIC deposit insurance assessments	4146		<u> </u>			
h. Accounting and auditing expenses	F556		1			
i. Consulting and advisory expenses	F557		1			
j. Automated teller machine (ATM) and interchange expenses	F558		ļ			
k. Telecommunications expenses	F559		<u> </u>			
I. TEXT 4464	4464		 			
m. TEXT 4487	4467		ļ	\perp		
n. TEXT 4468	4468	C SAN CANADA	TEST CONTRACT	None :		
. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI,		9.4	4. 15.	A 44 0		
item 11) (itemize and describe all extraordinary items and other adjustments):	4465	A 1466		+		
a. (1) TEXT 4469	4469	<u> </u> 	41.7-F 0.72			
(2) Applicable income tax effect4486	1407	(gr)	T			
b. (1) TEXT 4487	4487	Jaka store	1	2010		
(2) Applicable income tax effect	-	T	T	SED TO		
C. (1) 4489	4489		1	1		
(2) Applicable income tax effect	X 12.77	799 84	XXXXX	924		

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Schedule RI-E—Continued

	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
4.	Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):	14 A			71.4	
	a. Gumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option b. TEXT TEX	F465 B527				4.a. 4.b.
5.	Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):	4498		l		5 -
	a. 4498 text 4499 text 4490 text 449	4499			9.0	5.a. 5.b.
6.	Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): a. TEXT 4521	4521				6.a.
7	b. 4522 Coherent form (the procedules provided for the book to briefly describe at its	4522				6.b.
1.	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):			December of the same		ı
	Comments?	4769	Yes		No	7.

Other explanations (please type or print clearly): $_{\scriptsize (TEXT\ 4769)}$

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Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2008. June 30, 2009

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands	RCFD	Tril	Bil	Mil	Thou	
ASSETS	ACED	1111		I MIII	11100	
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			<u> </u>		1.b.
2. Securities:	3071	4.7	12		10.0	1.0.
	175/			37.0	1 1 1 1	2.0
a. Held-to-maturity securities (from Schedule RC-B, column A)	1773		 			2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	1773	Marks.				2.b.
3. Federal funds sold and securities purchased under agreements to resell:	D007	0.000				0 -
a. Federal funds sold in domestic offices			 	-	\vdash	3.a.
b. Securities purchased under agreements to resell ³					4-3-2-3-6	3.b.
Loans and lease financing receivables (from Schedule RC-C):		A Reserve	1	A 1	S 10 m	
a. Loans and leases held for sale	5369		14 To 15 Co	1000	(A) (A) (A) (A) (A) (A) (A) (A) (A) (A)	4.a.
b. Loans and leases, net of unearned income					1.0	4.b.
c. LESS: Allowance for loan and lease losses	, w		100	19-19	2	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	B529	<u> </u>			\sqcup	4.d.
5. Trading assets (from Schedule RC-D)		ļ	ļ	ļ		5.
6. Premises and fixed assets (including capitalized leases)	2145	<u> </u>	<u> </u>	<u> </u>		6.
7. Other real estate owned (from Schedule RC-M)	2150					7.
8. Investments in unconsolidated subsidiaries and associated companies			Sales .	$(0, \cdot, \bullet)$		
(from Schedule RC-M)	2130					8.
O: Not applicable INSERT E						
10. Intangible assets:	4	(7.1		**************************************	35 (13)	
a. Goodwill	3163					10.a.
b. Other intangible assets (from Schedule RC-M)	0426					10.b.
11. Other assets (from Schedule RC-F)						11.
12. Total assets (sum of items 1 through 11)						12.

¹ Includes cash items in process of collection and unposted debits.

² Includes time certificates of deposit not held for trading.

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

INSERT E - FFIEC 031

			 	·
9.	Direct and indirect investments in real estate ventures	XXXX		L

	l	Dollar	Amou	nts in	Thousa	nas		Tril	Bil	Mil	Thou	
LIABILITIES							4	i.				
13. Deposits:								1.3				
a. In domestic offices (sum of totals of columns A and C	from S	Sched	ule R0	C-E,			RCON	差			30.3	
part I)							2200	erables View X			0.0100000000000000000000000000000000000	13.a
(1) Noninterest-bearing ¹	RCON	6631										13.a.(1
(2) Interest-bearing	RCON	6636		L								13.a.(2
b. In foreign offices, Edge and Agreement subsidiaries,	and IB	Fs					RCFN	*				
(from Schedule RC-E, part II)				······	·····		2200			1.00		13.b.
(1) Noninterest-bearing	RCFN	6631			-				44			13.b.(1
(2) Interest-bearing	RCFN	6636	L	L								13.b.(2
14. Federal funds purchased and securities sold under agreements to repurchase:								7.00	1			1
a. Federal funds purchased in domestic offices ²							B993				<u> </u>	14.a.
b. Securities sold under agreements to repurchase ³					+		B995				ļ	14.b.
15. Trading liabilities (from Schedule RC-D)					L	RCFD	3548	garer Sage	Company and the		2.20	15.
16. Other borrowed money (includes mortgage indebtednes	s and	obliga	tions ı	under				200	133	- 1765 		1
capitalized leases) (from Schedule RC-M)				•••••			3190	V 2 2 2 5 6 5		6485, <u>15 8000</u>	200000000000000000000000000000000000000	16.
17. and 18. Not applicable									i di		T	
19. Subordinated notes and debentures ⁴							3200		<u> </u>			19.
20. Other liabilities (from Schedule RC-G)		• • • • • • • • • • • • • • • • • • • •			• • • • • • • • • • • • • • • • • • • •		2930		<u> </u>		ļ	20.
21. Total liabilities (sum of items 13 through 20)							2948		<u> </u>	-		21.
22. Minority interest in consolidated subsidiaries							3000	100 CO 100 CO 100 CO				22.
EQUITY CAPITAL										30 mg./	T T	4 (
23. Perpetual preferred stock and related surplus							3838	├		<u> </u>	<u> </u>	23.
24. Common stock			بهسسسنند.				3230	1	ļ	ļ	-	24.
25. Surplus (exclude all surplus related to preferred stock)		•				• • • • • • • • • • • • • • • • • • • •	3839	+	ļ	ļ	ļ	25.
26. a. Retained earnings							3632	 	ļ	<u> </u>	ļ	26.a.
b. Accumulated other comprehensive income ⁵						B530		<u> </u>		ļ	26.b.	
27. Other equity capital components6						A130		—		ļ	27.	
28. Total equity capital (sum of items 23 through 27)						• • • • • • • • • • • • • • • • • • • •	3210	+			-	28.
29 Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)							3300	<u> </u>	1	<u> </u>	<u> </u>	729.
			Ţ		place		h In	SER	T B			•

Memorandum

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 2007.8.....

RCFD	Number	
 6724		M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

INSERT C

- 1 Includes total demand deposits and noninterest-bearing time and savings deposits.
- ² Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
- ³ Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.
- 4 Includes limited-life preferred stock and related surplus.
- 5 Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.
- ⁶ Includes treasury stock and unearned Employee Stock Ownership Plan shares.

INSERT B - FFIEC 031

22. Not applicable **EQUITY CAPITAL**

Bank Equity Capital

- 23. Perpetual preferred stock and related surplus
- 24. Common stock
- 25. Surplus (excludes all surplus related to preferred stock)
- 26. a. Retained earnings
 - Accumulated other comprehensive income b.
 - C. Other equity capital components
- a. Total bank equity capital (sum of items 23 through 26.c) 27.
 - Noncontrolling (minority) interests in consolidated subsidiaries
- Total equity capital (sum of items 27.a and 27.b) 28.
- 29. Total liabilities and equity capital (sum of items 21 and 28)

	T W	
3838		
3230		
3839		
3632		
B530		
A130		
3210		
3000		
xxxx		
3300		

INSERT C - FFIEC 031

To b	e reported with the March Report of Condition.	RCFD	ММ	DD
2.	Bank's fiscal year-end date	xxxx		

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

Exclude assets held for trading.								
		(Colu	mn A)			(Colu	mn B)	
			lidate	d			estic	
		Ba	ink			Offi	ces	
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Cash items in process of collection, unposted debits, and currency and		1					20	
coin	0022							
a. Cash items in process of collection and unposted debits					0020			
b. Currency and coin			1		0080			
2. Balances due from depository institutions in the U.S					0082			
a. U.S. branches and agencies of foreign banks (including their IBFs)	0083				Au .	i Sr		
b. Other commercial banks in the U.S. and other depository institutions in		400			L.			
the U.S. (including their IBFs)	0085							
3. Balances due from banks in foreign countries and foreign central banks	4.6				0070			
a. Foreign branches of other U.S. banks	0073							3.0
b. Other banks in foreign countries and foreign central banks	0074							12
4. Balances due from Federal Reserve Banks	0090				0090			
5. Total (sum of items 1 through 4) (total of column A must equal			3.7			存化		
Schedule RC, sum of items 1.a and 1.b)	0010				0010			

Schedule RC-B—Securities

Exclude assets held for trading.

			Н	eld-to-	matur	ity					Av	ailable	e-for-sa	ale			
		mortiz	mn A) ed Co			•	mn B) Value		l l	(Colu mortiz	,				mn D) Value		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
1. U.S. Treasury securities	0211		<u> </u>		0213				1286				1287				1
2. U.S. Government agency	V 25%				XX.											ž.,	
obligations (exclude										# 9	1.50		*:				
mortgage-backed		a Kina			Was			12.00	e iga				5			fig.4	
securities):								9.44	riin.	. 1	10,20	E.K	3 S S				
a. Issued by U.S. Gov-	1000		: E	. 5315.20	4000	1/97%, ** 	(r)()()()(*)	T	1001		15.2%		4000	30 G. C.	(1) (g.87)		_
ernment agencies ¹	1289	11,000	L	(1.27.12)	1290	ar dg.J. (d. 7)		<u> </u>	1291	r Parke	esa neser esp	3.05-040	1293	31.5			2
b. Issued by U.S.	*																
Government-		1446,450			36-13 36-13			<u> </u>	31,3756	398			18 T	3 (36)	7 + 30 <u>7</u>	<u> </u>	
sponsored agencies ²	1294		L	<u> </u>	1295		1	L	1297	W 2 2 11 1 1	5075 5 July	13. 7774.2	1298		<u> </u>	33.7. 37.7	2
Securities issued by	Se Koled										ar it vi						
states and political			- 2V 5		he. 7		i di di dia	•	44		* 3				4.7		
subdivisions in the U.S	8496	<u> </u>	<u> </u>	<u> </u>	8497			<u> </u>	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.

O L INSECT F			Н	eld-to-	-matur	ity					Av	ailable	-for-s	ale			
Replace with INSERT F			mn A)			•	mn B) Value				mn C) ed Co				umn D Value		
Dollar Amounts in Thousands	1	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil		RCFD	Bil	Mil	Thou	
4. Mortgage-backed			0.0	40												سرو	
securities (MBS):					+ -				4.0		1 10						/
a. Pass-through										4.4				مري		1944	,
securities:						4					报						
(1) Guaranteed by			444.6	<u> </u>	4000	l e) j	4704	4	e kin		4700	45.0		(15 D.)	4 44
GNMA	1698	63.7		AND COLOR	1699				1701	Sir Este			1702	Comme	5 0.42		4.a.(1)
(2) Issued by FNMA	4700	(# 134 h			4705	# 1			4706			7,00	1707				4 - (0)
and FHLMC	1703		145 7/150	(1)	1705	8.5		32 5757	1706				1707	1000	100		4.a.(2)
(3) Other pass-	4700	JOST NEL		**************************************	1710		A		1711		*fC(4)		1713	E - 14(1)			4 - (2)
through securities.	1709		1000		1710	10.00) 		17 17				1713				4.a.(3)
b. Other mortgage-	. 10															1.7	
backed securities				4		1	334		140								
(include CMOs,	4.								100								
REMICs, and stripped			4.3														
MBS):	1	100		<i>21</i>													
(1) Issued or guar-	137																i
anteed by FNMA, FHLMC, or GNMA	1714				1715			1	4716			1000	1717	1000 1456	15.0004954		4.b.(1)
(2) Collateralized by		3 L 10				1.44.9	e la							6	Parket 1	100	4.5.(1)
MBS issued or	1										100	4				di-	
guaranteed by	WE	7			15.7												
FNMA, FHLMC,				5. A				1.75						10	製造	9.44	
or GNMA	1718	12.0 (10)	T	S. B. J. W. B. S.	1719				1731				1 Z32				4.b.(2
(3) All other	67.18	7.00				200	1		34.7		13.1				. 11	19 and	
mortgage-backed			蹇									11-9				4. 10	
securities	1733			1	1734	1 1000			1735				1736			$\overline{}$	4.b.(3
5. Asset-backed securities	3.4.3	4	134	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	. 4.	1.67		Kata.	3000	1.77			14	(XX)	4.	6. 66	
(ABS)	C026			T	C988				C989				C027				5.
6. Other debt securities:	2.02.		445 V 3						4		3.000	or yet	317				
a. Other domestic debt						7 重 型 可以	$\mathcal{A}_{\mathcal{A}_{\mathcal{A}}}$		75		(1						
securities	1737				1738				1739				1741				6.a.
b. Foreign debt	5.2	1/2	载法:	1	100				19. 25	4.73	nav.	4.4		3 44	4000		
securities	. 1742				1743				1744			<u> </u>	1746	<u> </u>			6.b.
7. Investments in mutual						λ\$**.				18 g 181	10 to	00.00	Fa.		(1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
funds and other equity						1 47 8		± sigk					40				
securities with readily	1400	kerk.		25.70				.		7	1000	(7) - 19	25.5		100		
determinable fair values ¹				Mark 1					A510	<u> </u>		1	A511	1	2007	11.75	7.
8. Total (sum of items 1		京場														*	
through 7) (total of					1												1
column A must equal							1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1						l W				
Schedule RC, item 2.a)	1.0											4	11]
(total of column D must						6 (1) 6 (1) 6			\$ 18 m								1
equal Schedule RC,	18/18	44.	75 B			7			1 3		MAN INTERNA						1
item 2.b)	1754	l		1	1771				1772				1773	<u> </u>		_1	8.

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

INSERT F - FFIEC 031

4. Mortgage-backed										-70%	V.	
securities (MBS):			1 "									
a. Residential pass-			1.4	**								
through securities:					7.						Jan 4	P. 1-10
(1) Guaranteed by									. [
GNMA	xxxx		xxxx			xxxx			xxxx			
(2) Issued by FNMA			İ						1		ŀ	
and FHLMC	xxxx		xxxx			xxxx			xxxx			
(3) Other pass-through			ļ			İ				ľ		
securities	xxxx		xxxx			xxxx			xxxx			
b. Other residential												
mortgage-backed			te ki Marana		7 - 3.1						46	
securities (include	A.S.					Bu., ,					$a_{\mathbf{x}}$	10.4
CMOs, REMICs, and												
stripped MBS):	2000					resid vi		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1/3/		
(1) Issued or			1									
guaranteed by								ļ				1
FNMA, FHLMC, or												
GNMA	xxxx		XXXX		-	XXXX			XXXX			
(2) Collateralized by												ŀ
MBS issued or			-1.									
guaranteed by FNMA, FHLMC, or								1		·		
GNMA	xxxx		xxxx			xxxx		}	xxxx	·		
(3) All other residential			- ~~~		1	****		 	7000			
MBS	xxxx		xxxx			xxxx			xxxx			
	XXX]		+***		1	, XXX 1		1	-			
c. Commercial MBS:			2 12 1947	r r		1	· .:	T				
(1) Commercial pass-						-	-	ŀ				l
through securities.	xxxx		XXXX		-	XXXX		1	XXXX			
(2) Other commercial										.		1
MBS	xxxx	<u> </u>	XXXX		1	xxxx	<u> </u>	1	XXXX			
5. Asset-backed securities						1.5						
and structured financial					1.4							
products:	<u> </u>		_	· · .	<u> </u>							
a. Asset-backed	·											
securities (ABS) b. Structured financial	xxxx		XXXX	<u>t</u>		XXXX	<u> </u>	J	XXXX			
products:	ľ				11				100		111	
(1) Cash	xxxx		xxxx	T I	1	xxxx	<u></u>	T	xxxx			
(2) Synthetic	XXXX	 	XXXX		<u> </u>	XXXX		+	XXXX			
(3) Hybrid	XXXX		XXXX			xxxx		+	XXXX			
(0) Hybrid			1 2222	<u> </u>		7000	1	1	T	<u></u>		

Memoranda

	Dollar Amounts in Thousa	nds RCFD	Bil	Mil	Thou	
1.	Pledged securities ¹	0416				M.1.
	Maturity and repricing data for debt securities 1, 2 (excluding those in nonaccrual status):		6.4			
	a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and politica	1				
	subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through	3.414		Kt t		
	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	4.5.40		A service		
	(1) Three months or less					M.2.a.(1)
	(2) Over three months through 12 months					M.2.a.(2)
	(3) Over one year through three years					M.2.a.(3)
	(4) Over three years through five years					M.2.a.(4)
	(5) Over five years through 15 years					M.2.a.(5)
	(6) Over 15 years	A554	2027/1003			M.2.a.(6)
	b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential		145		7	
	mortgages with a remaining maturity or next repricing date of: 3, 5				18 A	
	(1) Three months or less					M.2.b.(1)
	(2) Over three months through 12 months					M.2.b.(2)
	(3) Over one year through three years					M.2.b.(3)
	(4) Over three years through five years					M.2.b.(4)
	(5) Over five years through 15 years					M.2.b.(5)
	(6) Over 15 years	A560	1000			M.2.b.(6)
	c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude			(Altern		
	mortgage pass-through securities) with an expected average life of: 6			A 10		
	(1) Three years or less			<u> </u>		M.2.c.(1)
	(2) Over three years	A562	AND STREET	CARL DEPOSIT		M.2.c.(2)
	d. Debt securities with a REMAINING MATURITY of one year or less (included in			100		
	Memorandum items 2.a through 2.c above)			<u> </u>		M.2.d.
3.	Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading	1.77	14.	16	4	
	securities during the calendar year-to-date (report the amortized cost at date of sale or transfer	r) 1778				M.3.
4.	Structured notes (included in the held-to-maturity and available-for-sale accounts in	i. Mar	9-3			
	Schedule RC-B, items 2, 3, 5, and 6):	7.279	M P	, N. W.	数据《数》	
	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, 5, and 6, columns A and D, plus 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 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, item 4.b, sum of columns A and D.

Memoranda—Continued

			Н	eld-to-	matur	ity					Av	ailable	e-for-s	ale		
	1	•	mn A) ed Co			•	mn B) Value			(Colur				•	mn D) Value	
Dollar Amounts in Thousands		Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil		RCFD		Mil	Thou
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f																
must equal Schedule RC-B, item (5, 6, 0); a. Credit card										*					P4	as -
receivables	B838				B839				B840				B841			
b. Home equity lines	B842			ļ	B843				B844				B845		ļ	
c. Automobile loans	B846			<u> </u>	B847				B848				B849		ļ	
d. Other consumer loanse. Commercial and	B850		l.x		B851				B852	1 1			B853	100	 	(100°, 10°)
industrial loansf. Other	B854 B858				B855 B859				B856 B860				B857 B861			

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

The 41 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

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6.	Structured financial	year A dalaa													4	
	products by underlying												7.7			
	collateral or reference															
	assets (for each column,												10		(A)	
	sum of Memorandum			t (v. 7)							3				drug.	
	items 6.a through 6.g		48										14.	, il (yes) ** **	3
	must equal Schedule							- 257	\$ 15			1			12	
	RC-B, sum of items													i de la companya de l		
	5.b.(1) through (3)):		.		S. Park	Salah di Se			E STAN		Age	0.000368	SECTION :	Mx I x xx	A.v.	492,415,713
	a. Trust preferred															}
	securities issued by financial institutions	İ														
	b. Trust preferred	xxxx				XXXX			xxxx				XXXX			
	securities issued by															
	real estate investment															
	trusts	xxxx				xxxx			xxxx				xxxx			
	c. Corporate and similar	****				****							~~~			
	loans	xxxx				xxxx			xxxx				xxxx			
	d. 1-4 family residential	7000														
	MBS issued or	1											İ			
	guaranteed by U.S.															
	government-															
	sponsored			}						İ						
	enterprises (GSEs)	xxxx	1			xxxx			xxxx				xxxx			ļ
	e. 1-4 family residential															
	MBS not issued or								İ							
	guaranteed by GSEs	xxxx	<u>.</u>			xxxx			xxxx				xxxx			
	f. Diversified (mixed)				<u> </u>											
	pools of structured															
	financial products	xxxx				xxxx			xxxx				xxxx			
	g. Other collateral or															
	reference assets	xxxx	1			xxxx			xxxx				xxxx		1	

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.

рарот.	(C	column A)			(Colur	nn B)		
	Cor	nsolidate	t		Dom			
Dollar Amounts in Thousands	<u> </u>	Bank			Offi			
	1	Bil Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate	1410	S. 100 V 05 10 7	DEPLET					1.
 a. Construction, land development, and other land loans: 							2	
(1) 1-4 family residential construction loans	1.5		1	F158		257e-034	7 - 12 Ma	1.a.(1)
(2) Other construction loans and all land development and other							V	
land loans				F159	15.00 X 10.00	Carlos S.C.	**************************************	1.a.(2)
 b. Secured by farmland (including farm residential and other 					# X-			
improvements)	10.7			1420	V 2 / 1 / 2 / 2	2.16.2.16.4	1000	1.b.
 c. Secured by 1–4 family residential properties: 			15					
 Revolving, open-end loans secured by 1–4 family residential 						3		ı
properties and extended under lines of credit	10.00			1797	000 marks 27 d 6		200 W 1990 KS	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:				Q-55 76	W.F.			ı
(a) Secured by first liens	4.4			5367				1.c.(2)(a)
(b) Secured by junior liens		- 100		5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties				1460	4 - 1 × 10 × 10	October 200 days	* 54 4 37 6	1.d.
e. Secured by nonfarm nonresidential properties:			1	10.0				1.e.
(1) Loans secured by owner-occupied nonfarm nonresidential		4. 9. 0				5		
properties			e Paris	F160	_	<u> </u>	ļ	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	40.			F161		N. 100#764500		1.e.(2)
2. Loans to depository institutions and acceptances of other banks:			44 W.S.	\$34.20°		5	<i>(1)</i>	i
a. To commercial banks in the U.S			(4)	B531				2.a.
(1) To U.S. branches and agencies of foreign banks	B532			3.1			7	2.a.(1)
(2) To other commercial banks in the U.S	B533			le n		*	400	2.a.(2)
b. To other depository institutions in the U.S	B534		<u> </u>	B534				2.b.
c. To banks in foreign countries			er kiril	B535	STOCK PROPERTY.			2.c.
(1) To foreign branches of other U.S. banks	B536							2.c.(1)
(2) To other banks in foreign countries	B537				1400			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	1590			1590	var -rucivos		******************	3.
4. Commercial and industrial loans:	1974	19. 19	1.78	1000		(1) × 50	- 12 to	
a. To U.S. addressees (domicile)				1763			ļ	4.a.
b. To non-U.S. addressees (domicile)	1764			1764				4.b.
5. Not applicable	15 720	W. L.	A 18 11.	30				
6. Loans to individuals for household, family, and other personal	500多数	Ar Car	e e	4 37.7				
expenditures (i.e., consumer loans) (includes purchased paper):	1.42	以 。约特		10.20			1000	
a. Credit cards	B538			B538				6.a.
b. Other revolving credit plans	B539			B539		<u> </u>		6.b.
c. Other consumer loans (includes single payment, installment, and all			NA.	v vie –			14.2	
student loans)	2011		<u> </u>	2011			ļ.,,	6.c.
7. Loans to foreign governments and official institutions (including foreign						**	经济	1
central banks)	2081		<u> </u>	2081		ļ	<u> </u>	7.
8. Obligations (other than securities and leases) of states and political	******			+	No. 7		. Harris	1
subdivisions in the U.S			<u> </u>	2107	1 3	<u> </u>	<u> </u>	8.
9. Other loans		<u>, , , , , , , , , , , , , , , , , , , </u>					<u> 1866.</u>	9.
 a. Loans for purchasing or carrying securities (secured and unsecured) 		W 2		1545	<u> </u>	<u> </u>	ļ	9.a.
b. All other loans (exclude consumer loans)				1564			<u> </u>	9.b.

Part I. Continued		Consc	ımn A) olidate ank			Don	ımn B nestic fices)	
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. Lease financing receivables (net of unearned income)	2.6	L aria I		Ă.	2165				10
a. Leases to individuals for household, family, and other personal	10.0		14	(*) 					
expenditures (i.e., consumer leases)	F162			ļ		$\mathbf{A}_{\mathbf{a}}(x)$		40.0	10
b. All other leases	F163						30.00	点:	10
11. LESS: Any unearned income on loans reflected in items 1–9 above	2123				2123				11
12. Total loans and leases, net of unearned income (sum of items 1					1.00		44		
through 10 minus item 11) (total of column A must equal			, iv		1.49				
Schedule RC, sum of items 4.a and 4.b)	2122			l.	2122				12

Memoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Loans and leases restructured and in compliance with modified terms (included in	5-4-50	10		1.54	
Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N,				146	
Memorandum item 1):			114.4	7.00	
a. Loans secured by 1-4 family residential properties in domestic offices	F576				M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other	RCFD		. 4	dwa.	
personal expenditures)	1616				M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):	aidte.		. 444	3	
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices	14		2.0		
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or		4.1			
next repricing date of: 1,2	RCON		1		
(1) Three months or less	. A564				M.2.a.(
(2) Over three months through 12 months	. A565				M.2.a.(
(3) Over one year through three years	. A566				M.2.a.
(4) Over three years through five years	. A567				M.2.a.
(5) Over five years through 15 years	. A568				M.2.a.(
(6) Over 15 years	. A569		<u> </u>		M.2.a.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)					
EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties					
in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a	1/ 34				
remaining maturity or next repricing date of: 1,3	RCFD				
(1) Three months or less	A570		ļ		M.2.b.
(2) Over three months through 12 months					M.2.b.
(3) Over one year through three years	A572				M.2.b.
(4) Over three years through five years					M.2.b.
(5) Over five years through 15 years					M.2.b.
(6) Over 15 years	A575				M.2.b.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)			4.4.6	Activities of a	
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities	5.5 84				
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A4	. 2746				М.З.

¹ Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

² Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

³ Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.

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

Part I. Continued

Memoranda—Continued	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
4. Adjustable rate closed-end loans secured by first liens on 1-4 far	mily residential properties in			14.		
domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(5370				M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile)	(included in Schedule RC-C,		T		(alt.	
part I, item 1, column A)		B837	an or			M.5.
Memorandum item 6 is to be completed by banks that (1) together w		100			N. W.	
outstanding credit card receivables (as defined in the instructions) the						
report date or (2) are credit card specialty banks as defined for Uniform	rm Bank Performance Report					
purposes.						
6. Outstanding credit card fees and finance charges included in Sci		0004				
item 6.a, column A		C391		372.0		M.6.
Memorandum item 7 is to be completed by all banks.			10			
7. Purchased impaired loans held for investment accounted for in a	ccordance with AICPA	4.				
Statement of Position 03-3 (exclude loans held for sale):		C779			2.0	147.
a. Outstanding balance		C780				M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 th		2//00	(3)	l Statiski		M.7.b.
8. Closed-end loans with negative amortization features secured by	7 1–4 family residential					
properties in domestic offices: a. Total carrying amount of closed-end loans with negative amor	tization foatures secured					
by 1–4 family residential properties (included in Schedule RC		RCON				
and (b))	•	F230	A Company			M.8.a.
Memorandum items 8.b and 8.c are to be completed by banks the		- 7:54			E C	Wi.O.a.
with negative amortization features secured by 1–4 family reside				200	44	
in Schedule RC-C, part I, Memorandum item 8.a) as of December		2 X	100			
the lesser of \$100 million or 5 percent of total loans and leases,	•					
in domestic offices (as reported in Schedule RC-C, part I, item 1.			* 4			
b. Total maximum remaining amount of negative amortization co		965 B. T			3.7	
closed-end loans secured by 1–4 family residential properties		F231				M.8.b.
c. Total amount of negative amortization on closed-end loans se						
residential properties included in the carrying amount reporter						
above		F232				M.8.c.
9. Loans secured by 1-4 family residential properties in domes	stic offices in process of	(A) (2)	0.44		de X	
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	nt have	,				,

elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option. Dollar Amounts in Thousands		(Column A) Consolidated Bank				(Colu Dom Off			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			Arr.	hear No		in Lew			
a. Loans secured by real estate	F608			<u> </u>					M.10.a.
(1) Construction, land development, and other land loans	10723		9	a. A. y., i-	F578				M.10.a.(1)
(2) Secured by farmland (including farm residential and other	\ Ne		Land (A.S.)			14	N 365		
improvements)					F579				M.10.a.(2)
(3) Secured by 1–4 family residential properties:	X.,	161176							
(a) Revolving, open-end loans secured by 1–4 family			1	V 1			i in in		
residential properties and extended under lines of credit	in Sugar	1			F580		<u> </u>		M.10.a.(3)(a
(b) Closed-end loans secured by 1–4 family residential properties:	1	•	ATT.		**				
(1) Secured by first liens		4			F581				M.10.a.(3)(t
(2) Secured by junior liens					F582				M.10.a.(3)(b

(5) Secured by nonfarm nonresidential properties. b. Commercial and industrial loans. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards. (2) Other revolving credit plans. (3) Other consumer loans (includes single payment, installment, and all student loans). (4) Other loans. (5) Secured by family residential properties: (5) Secured by 1–4 family residential properties: (6) Closed-end loans secured by 1–4 family residential properties: (7) Secured by first liens. (8) Secured by first liens. (9) Secured by first liens. (10) Secured by first liens. (11) Secured by first liens. (12) Secured by first liens. (13) Secured by first liens. (14) Secured by first liens. (15) Secured by first liens. (16) Secured by first liens. (17) Secured by first liens. (18) Secured by first liens. (19) Secured by first liens. (10) Secured by first liens. (11) Secured by first liens.	Part I. Continued		onso	mn A) Ilidatee ank			Dom	mn B) nestic ices		
(5) Secured by nonfarm nonresidential properties. (5) Secured by nonfarm nonresidential properties. (6) Commercial and industrial loans (7) Credit cards. (8) Credit cards. (9) Other revolving credit plans. (10) Credit cards. (11) Credit cards. (12) Other revolving credit plans. (13) Other consumer loans (includes single payment, installment, and all student loans). (14) Credit cards. (15) Secured by farmland (including farm residential and other improvements). (16) Closed-end loans secured by 1–4 family residential properties: (17) Secured by first liens. (18) Secured by first liens. (19) Secured by nonfarm nonresidential properties. (19) Secured by Inition liens. (10) Closed-end loans secured by 1–4 family residential properties: (10) Closed-end loans secured by 1–4 family residential properties. (11) Secured by first liens. (12) Secured by Inition liens. (13) Secured by Inition liens. (14) Secured by nonfarm nonresidential properties. (15) Secured by nonfarm nonresidential properties. (16) Closed-end loans secured by 1–4 family residential properties. (17) Secured by nonfarm nonresidential properties. (18) Secured by nonfarm nonresidential properties. (19) Secured by individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (10) Credit cards. (11) Credit cards. (12) Other revolving credit plans. (13) Other consumer loans (includes single payment, installment, and the personal carbon includes single paym	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
b. Commercial and industrial loans	10. a. (4) Secured by multifamily (5 or more) residential properties			i (ici	, 20°	F583				M.10.a.(4)
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards	(5) Secured by nonfarm nonresidential properties				iĝ.	F584				M.10.a.(5)
expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards. (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans). (4) Other loans. (5) F588 (5) F588 (6) F588 (7) F588 (7) F588 (8) F588 (8) F588 (9) F589 (1) Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): (2) Secured by ramland (including farm residential and other improvements). (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens. (2) Secured by multifamily (5 or more) residential properties. (5) Secured by monfarm nonresidential properties. (5) Secured by nonfarm nonresidential properties. (6) Commercial and industrial loans. (7) F596 (8) F588 (8) F588 (8) F588 (9) M.10.c.(3) (9) M.10.c.(3) (1) Construction, and and development, and other land loans. (1) Credit exidential properties and extended under lines of credit. (2) Secured by junior liens. (3) Secured by first liens. (4) Secured by monfarm nonresidential properties. (5) Secured by monfarm nonresidential properties. (6) Commercial and industrial loans. (7) F596 (8) M.11.a.(3) M.11.a.(4) M.11.a.(5) M.11.a.(6) M.11.a.(7) M.11.a.(8) M.11.a.(9) M.11.a.(10) M.11.a.(11) M.11.a.(12) M.11.a.(12) M.11.a.(13) M.11.a.(14) M.11.a.(15) M.11.a.(15) M.11.a.(16) M.11.a.(17) M.11.a.(18) M.11	b. Commercial and industrial loans	F585				F585				M.10.b.
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(2) Other revolving credit plans	expenditures (i.e., consumer loans) (includes purchased paper):									
(3) Other consumer loans (includes single payment, installment, and all student loans)	(1) Credit cards	· — — —								M.10.c.(1)
and all student loans) d. Other loans f. 588 f. 589	(2) Other revolving credit plans	·	e exercise				.00 7467 V.796.67%			M.10.c.(2)
d. Other loans F589 F589 M.10.d. 11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): a. Loans secured by real estate F609 M.11.a. (1) Construction, and land development, and other land loans F609 M.11.a. (2) Secured by farmland (including farm residential and other improvements) F591 M.11.a. (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. (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens F593 M.11.a. (2) Secured by multifamily (5 or more) residential properties F594 M.11.a. (5) Secured by monfarm nonresidential properties F596 M.11.a. (5) Secured by nonfarm nonresidential properties F597 F597 M.11.a. (6) Commercial and industrial loans F597 F597 M.11.a. (1) Credit cards F598 F598 M.11.c. (2) Other revolving credit plans F599 F599 M.11.c. (3) Other consumer loans (includes single payment, installment, F599 F599 M.11.c. (4) Secured by multifamily (5 or more) residential properties F597 F597 M.11.c. (5) Secured by includes single payment, installment, F598 M.11.c. (6) Secured by multifamily (5 or more) residential properties F598 M.11.c. (7) Other consumer loans (includes single payment, installment, F599 F599 M.11.c. (8) M.11.c. M.11.	(3) Other consumer loans (includes single payment, installment,		i di	47.				0.27		
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	and all student loans)	·								M.10.c.(3)
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(2) Secured by farmland (including farm residential and other improvements)		C-04 (100 010000 12 00000 1							16.00	
improvements) (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. (b) Closed-end loans secured by 1–4 family residential properties: (1) Secured by first liens			1111	7.4		F590	acress acres	22.00	State of the state of the	M.11.a.(1)
(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 (b) Closed-end loans secured by 1–4 family residential properties: (1) Secured by first liens		190.2	013				ev.	0000	*	
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residential properties and extended under lines of credit (b) Closed-end loans secured by 1–4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (4) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (5) Secured by nonfarm nonresidential properties (6) Commercial and industrial loans (7) Commercial and industrial loans (8) Commercial and industrial loans (9) Credit cards (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment,		100								
(b) Closed-end loans secured by 1–4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (4) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (5) Secured by nonfarm nonresidential properties (5) Secured by nonfarm nonresidential properties (6) Commercial and industrial loans (7) F596 (8) M.11.a.(3) M.11.a.(4) (9) Commercial and industrial loans (1) Credit cards (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment,	· · · · · · · · · · · · · · · · · · ·	1.4				F-500			1	
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(1) Secured by first liens (2) Secured by junior liens (4) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (5) Secured by nonfarm nonresidential properties (6) Commercial and industrial loans (7) Commercial and industrial loans (8) Especial properties (9) Commercial and industrial loans (1) Credit cards (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment,	• • • • • • • • • • • • • • • • • • • •								Mr. (F. F.	
(2) Secured by junior liens	• •			45.0	• *	E C C C		1 yy	1	
(4) Secured by multifamily (5 or more) residential properties	(1) Secured by first liens		4							M.11.a.(3)(b)(1
(5) Secured by nonfarm nonresidential properties F596 M.11.a.(5) b. Commercial and industrial loans F597 F597 M.11.b. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards F598 F598 M.11.c.(1) (2) Other revolving credit plans F599 F599 M.11.c.(2) (3) Other consumer loans (includes single payment, installment,	(2) Secured by junior liens			e je						M.11.a.(3)(b)(2
b. Commercial and industrial loans					4	-			<u> </u>	` '
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards F598 F598 M.11.c.(1) (2) Other revolving credit plans F599 F599 M.11.c.(2) (3) Other consumer loans (includes single payment, installment,		-	3 6	Mary of	(<u>\$</u>)(())	+		 		` '
expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards F598 F598 M.11.c.(1) (2) Other revolving credit plans F599 F599 M.11.c.(2) (3) Other consumer loans (includes single payment, installment,		1	90.239		Casias es	Charles Control Manager	474200	l Section	24 24 24 23	M.11.b.
(1) Credit cards F598 F598 M.11.c.(1) (2) Other revolving credit plans F599 F599 M.11.c.(2) (3) Other consumer loans (includes single payment, installment,		1000					* *			
(2) Other revolving credit plans F599 F599 M.11.c.(2) (3) Other consumer loans (includes single payment, installment,	• • • • • • • • • • • • • • • • • • • •	FEOO	14. N. J.	ografija T	ere y de	EFOO	50 M / /			
(3) Other consumer loans (includes single payment, installment,	()	•		 	<u> </u>				+-+	
(o) Other Consumer rouns (includes single paymont, installment,	• • • • • • • • • • • • • • • • • • • •	•	e x tra 370	Shirt Berry	1 2046.04			L Alpha (120ven		M.11.c.(2)
and all student loans)			《於:經 安日	16.50 X 10			1 (12 (14)) 			M 44 - (0)
d. Other loans F601 F601 M.11.d.	,	•			 	+				

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12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:

a. Loans secured by real estate ..

b. Commercial and industrial loans

 Loans to individuals for household, family, and other personal expenditures

d. All other loans and all leases .. xxxx xxx xxxx

(Colur Fair va acquir leases date	alue d	of ans a		(Colur Gross amou at aco	cont	ractu eceiva	able	Best e acquis contra flows	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
			1								
RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
xxxx				xxxx				xxxx			
xxxx				xxxx				xxxx			
xxxx				xxxx				xxxx			
XXXX	I	l		XXXX	1	ļ	ì	XXXX	l .	1	ŀ

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- 13. To be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2008. Construction, land development, and other land loans in domestic offices with interest reserves:
 - a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)
 - b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2))

Memorandum item 14 is to be completed by all banks.

14. Pledged loans and leases

RCON	Bil	Mil	Thou
xxxx			
RIAD	9		
xxxx			
RCFD			
xxxx			

Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of June 30 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 quidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

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

RCON	Yes	.У. Жа	No
 6999			

(Column B)

1.

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

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

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

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

		•	•	
	Νu	mber of	Loans	
	RCON	4		
••	5562			2.a.
••	5563			2.b.

(Column A)

Dollar Amounts in Thousands	Number of Loans	Amount Currently Outstanding				
3. Number and amount currently outstanding of "Loans secured by	RCON	RCON Bil	Mil	Thou		
nonfarm nonresidential properties" in domestic offices reported in						
Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of						
items 3.a through 3.c must be less than or equal to Schedule RC-C,		100		3.4		
part I, sum of items 1.e.(1) and 1.e.(2), column B):		100				
a. With original amounts of \$100,000 or less	5564	5565				
b. With original amounts of more than \$100,000 through \$250,000	5566	5567	1			
c. With original amounts of more than \$250,000 through \$1,000,000	5568	5569				
4. Number and amount currently outstanding of "Commercial and						
industrial loans to U.S. addressees" in domestic offices reported in						
Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c						
must be less than or equal to Schedule RC-C, part I, item 4.a, column B):		- 1 th				
a. With original amounts of \$100,000 or less	5570	5571	1			
b. With original amounts of more than \$100,000 through \$250,000	5572	5573				
c. With original amounts of more than \$250,000 through \$1,000,000	5574	5575				

Part II. Continued

Agricultural Loans to Small Farms

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

RCON	Yes	No
6860		

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

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

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

Nu	mber of Loans	
10.1		
	10 m	
RCON		
5576		6.a.
	State 4	
	4	
5577		6.b.

	(Column A)	(Colui Amo Curr	ount
Dollar Amounts in Thousands	Number of Loans	Outsta	inding
7. Number and amount currently outstanding of "Loans secured by	RCON	RCON Bil	Mil Thou
farmland (including farm residential and other improvements)" in	and the state of		No. of the second
domestic offices reported in Schedule RC-C, part I, item 1.b,		C.O. FE	548 8
column B (sum of items 7.a through 7.c must be less than or equal to	•	. W	1
Schedule RC-C, part I, item 1.b, column B):		T. 2. 1999	
a. With original amounts of \$100,000 or less	. 5578	5579	
b. With original amounts of more than \$100,000 through \$250,000	. 5580	5581	
c. With original amounts of more than \$250,000 through \$500,000	5582	5583	
Number and amount currently outstanding of "Loans to finance	Water Control		
agricultural production and other loans to farmers" in domestic offices		1,117	
reported in Schedule RC-C, part I, item 3, column B (sum of			r a
items 8.a through 8.c must be less than or equal to Schedule RC-C,		Part .	
part I, item 3, column B):			0.00
a. With original amounts of \$100,000 or less	5584	5585	
b. With original amounts of more than \$100,000 through \$250,000	5586	5587	
c. With original amounts of more than \$250,000 through \$500,000	5588	5589	

Schedule RC-D—Trading Assets and Liabilities

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

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··-							4.c.
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			+			1	6.d.
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3545		.l	1 3343	<u> </u>	<u> </u>		
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	il Mil	Thou		Bil	Mil	Thou	
RCFD B	il Mil	Thou		Bil	Mil	Thou	13 a
RCFD Bill 3546	il Mil	Thou	RCON	Bil	Mil	Thou	13.a.
3546 F624	II Mil	Thou	RCON 3546	Bil	Mil	Thou	13.b.
3546 F624	II Mil	Thou	RCON 3546 F624	Bil	Mil	Thou	
	Conservation RCFD	Consolidated Bank RCFD Bil Mil 3531 3532 3533 3533 3535 3536 3537 F610 F610 F616 F617 F618 3541	RCFD Bil Mil Thou 3531 3532 3533 3536 3536 3537 F610 F614 F615 F616 F617 F618 3541	Consolidated Bank RCFD Bil Mil Thou RCON 3531 3531 3532 3532 3533 3533 3533 3534 3535 3536 3536 3537 3537 F610 F605 F605 F606 F607 F611 F612 F613 F614 F614 F614 F615 F616 F616 F617 F618 F617 F618 F618 S3541 S3543 S3543	Consolidated Bank Office RCFD Bil Mil Thou RCON Bil Mil Thou RCON Bil Mil Thou RCON Bil Mil Thou RCON Bil Mil Thou RCON Bil Mil Thou RCON Bil Mil Mil Thou RCON Bil Mil Mil Thou RCON Bil Mil Mil Mil Thou RCON Bil Mil Mil Mil Mil Mil Mil Mil Mil Mil M	Consolidated Bank Offices RCFD Bil Mil Thou RCON Bil Mil 3531 3531 3531 3532 3533 3533 3534 3535 3536 3536 3536 3537 F610 F604 F605 F607 F611 F612 F613 F614 F614 F615 F615 F615 F616 F616 F617 F618 F617 F618 3541 3541	Consolidated Bank

INSERT I - FFIEC 031

4. Mortgage-backed securities (MBS):			- 4.5-40	
Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	xxxx	xxxx		
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	xxxx	xxxx		
c. All other residential MBS	XXXX	XXXX		
d. Commercial MBS	XXXX	XXXX		
5. Other debt securities		arti ili.		
a. Structured financial products:			多い直	
(1) Cash	XXXX	XXXX		
(2) Synthetic	XXXX	XXXX		
(3) Hybrid		XXXX		
b. All other debt securities		XXXX		

Memoranda	i .	onso	mn A) lidate ınk			`Dom	mn B) estic ices		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Unpaid principal balance of loans measured at fair value (reported		į.						#)-	1
in Schedule RC-D, items 6.a through 6.d):			387 4 (C	3.44			TAU!	a a t	
a. Loans secured by real estate	F790	772.40.747	Laster of the	1				15,46.	M.1.a.
(1) Construction, land development, and other land loans	4				F625	950 L Table 400			M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)		1	i La		F626				M.1.a.(2)
(3) Secured by 1–4 family residential properties:					8613				,
(a) Revolving, open-end loans secured by 1-4 family				H H	100				
residential properties and extended under lines of credit					F627	NOTA 18 3/24	NC 8005-V83000		M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential					17-16				
properties:			A - 1				1		
(1) Secured by first liens					F628				M.1.a.(3)(b)(1)
(2) Secured by junior liens	9.3				F629			-	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties			44.0		F630		ļ	ļ	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties		76.77			F631				M.1.a.(5)
b. Commercial and industrial loans	F632				F632				M.1.b.
 c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): 	1 74. 14.6								
(1) Credit cards	F633				F633				M.1.c.(1)
(2) Other revolving credit plans	F634				F634				M.1.c.(2)
(3) Other consumer loans (includes single payment, installment,							6	S. Shillian	(2)
and all student loans)	F635				F635				M.1.c.(3)
d. Other loans	F636				F636				M.1.d.
	34.7				7.75	34. Z.		63.	
2. Not applicable or in nonaccrual statusia. 2. % Loans measured at fair value that are past due 90 days or more?		N. W. W.			13.73	4			
a Fair value	F639	257 47 30			F639			1	M. % ,a.
b. Unpaid principal balance	F640			1	F640				M. % .b.
1. Unipaid principal balance			•			•	*		2.

INSERT J

NSERT J S Memorandum items of through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
ሊኒ Asset-backed securities:			1.1		
a. Residential mortgage-backed securities	F641				М.
b. Commercial mertgage-backed securities	F642				Μ.
Credit card receivables	F643				М.
b. d. Home equity lines	EGAA				М.
c. R. Automobile loans					М.
d % Other consumer loans	I EGAG				M.
ર,પૂ. Commercial and industrial loans	1				М.
f, h. Other	F648				м.
5. Collateralized debt obligations:	Fig. 3	94.	digital di series	. V	_
a. Synthetic	F649				М.
h Other	F650		 		М.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651				М.

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Structured financial productions of collateral or reference as	ssets (for each					
column, sum of Memora					Arri Med	
through 3.g must equal s						
sum of items 5.a.(1) thro				Astr.		
 a. Trust preferred securi 						
financial institutions		XXXX	XXXX			
 b. Trust preferred securi 						
estate investment trus		XXXX	XXXX			
 c. Corporate and similar 		XXXX	XXXX			
d. 1-4 family residential guaranteed by U.S. go sponsored enterprises	overnment-	xxxx ·	xxxx			
e. 1-4 family residential guaranteed by GSEs	MBS not issued or	xxxx	xxxx			
f. Diversified (mixed) po financial products		xxxx	xxxx			
g. Other collateral or refe	erence assets	xxxx	XXXX			
4. Pledged trading assets:	·			450		
a. Pledged securities		xxxx	XXXX			
b. Pledged loans		xxxx	XXXX			

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Schedule RC-D—Continued

Memoranda—Continued

					-
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
7. Equity securities:	4				1000
a. Readily determinable fair values	F652				M.7.a.
b. Other	F653				M.7.b.
8. Loans pending securitization	F654				M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9,					
that are greater than \$25,000 and exceed 25% of the item):	F655				M.9.a.
b. TEXT F856	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% of the item):	1 5.				
a. Fess	F658				M.10.a.
b. TEXT F859	F659				M.10.b.
C TEAT	F660				M.10.c.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

		n Acco			Nontransaction Accounts							
	Total transaction Memo: Total accounts (including demand deposits notal demand (included in							(Column C) Total nontransaction accounts noluding MMDAs)				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Deposits of: 1. Individuals, partnerships, and corporations												
(include all certified and official checks)	B549								B550			
	2202							4	2520			
States and political subdivisions in the U.S	2203								2530			
4. Commercial banks and other depository		7.7									4.0	
institutions in the U.S.	B551								B552			
5. Banks in foreign countries	2213						4.74		2236			azzer communication and an
Foreign governments and official institutions (including foreign central banks)	2216								2377		A Second	
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC,												
item 13.a)	2215				2210				2385			

Memoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Selected components of total deposits (i.e., sum of item 7, columns A and C):		(A	1	7,1100	
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):1		in the state of			
(1) Brokered deposits issued in denominations of less than \$100,000	2343				M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered	with the	ding.	(4.75) · · ·	Maria .	
retirement deposit accounts	2344				M.1.c.(2)
d. Maturity data for brokered deposits:			17.6		` ,
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity			Truck		
of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity				34/20	, ,
of one year or less (included in Memorandum item 1.b above)	A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.	(d	100 m	44.4	\$ 5	, ,
reported in item 3 above which are secured or collateralized as required under state law)	#				
(to be completed for the December report only)	5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must	Service Control of th	. tive	₩.C2.		
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)					M.2.a.(2)
b. Total time deposits of less than \$100,000	6648				M.2.b.
c. Total time deposits of \$100,000 or more	2604				M.2.c.
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum		alata b	Z-1		
item 2.c, "Total time deposits of \$100,000 or more," above	F233				M.2.c.(1)

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

Schedule RC-E—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
 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					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			V		
(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			9 29	M.4.a.(1)
(2) Over three months through 12 months	A585				M.4.a.(2)
(3) Over one year through three years					M.4.a.(3)
(4) Over three years	A587				M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less		100	4.4	4	` ,
(included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	A242				M.4.b.

¹ Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

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

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou
Deposits of:	1			
Individuals, partnerships, and corporations (include all certified and official checks)	B553			
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository	1	, S.		r
institutions	B554			
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625			
Foreign governments and official institutions (including foreign central banks)	100-0			
5. U.S. Government and states and political subdivisions in the U.S.				
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200			

Memorandum	Dellas Assessate in These and	FT			,	1
	Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	i
1. Time deposits with a remaining maturity of one year or less (inclu	ded in Part II, item 6 above)	A245				M.1.

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, Memorandum item 2.c.

Schedule RC-F—Other Assets

Dollar	housands	RCFD	Bil	Mil	Thou			
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:				$T_{N_{ij}}$				
a. Mortgage loans	a. Mortgage loans							
b. Other financial assets						3.b.		
4. Equity securities that DO NOT have readily determinable fair values ⁴			1752				4.	
5. Life insurance assets							5.	
6. All other assets (itemize and describe amounts greater than \$25,000 that	of							
this item)			2168				6.	
a. Prepaid expenses	2166						6.a.	
b. Repossessed personal property (including vehicles)	1578) / i	11.0	6.b.	
c Derivatives with a positive fair value held for purposes other	#1. W 4. 5					7.8		
than trading	C010						6.c.	
d. Retained interests in accrued interest receivable related to securitized	为40 00000000000000000000000000000000000							
credit cards	C436						6.d	
e. TEXI 3549	3549					5 45 44	6.e	
f. TEXT 3550	3550						6.f	
g. TEXT 3551 3551					7.	100	6.g.	
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160				7.	

Schedule RC-G—Other Liabilities

D	ollar Amounts in Tho	usands	RCON	Bil	Mil	Thou
1. a. Interest accrued and unpaid on deposits in domestic offices 5	•••••		3645			
b. Other expenses accrued and unpaid (includes accrued income tax			RCFD	A. (3)		2433
payable)	3646					
2. Net deferred tax liabilities ²	3049					
3. Allowance for credit losses on off-balance sheet credit exposures			B557			
4. All other liabilities (itemize and describe amounts greater than \$25,00	0 that exceed 25% o	f this	SO THE	4.15	*5	
item)	<u></u>		2938			
a. Accounts payable	3066					
b. Deferred compensation liabilities	C011		erett in	ich.	A. Ze	
c. Dividends declared but not yet payable	2932] .a.			
d. Derivatives with a negative fair value held for purposes other			200	4.77		
than trading	C012		1 7450			
e. TEXT 3552	3552					5.30
f. TEXT 3553	3553			+ , , i		
g. TEXT 3554	3554		74.4	13.		
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930			

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

² See discussion of deferred income taxes in Glossary entry on "income taxes."

³ Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

⁴ Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

⁵ For savings banks, include "dividends" accrued and unpaid on deposits.

13.b.(1

13.b.(2)

14.

15.

16.

17.

1209

1280

1281

1282

A510

1374

1752

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

(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....

(2) All other mortgage-backed securities.....

14. Other domestic debt securities (include domestic asset-backed securities).....

15. Foreign debt securities (include fereign asset-backed securities)

(sum of items 10 through 16)

fair values.....

17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities

18. Equity securities that do not have readily determinable fair values

16. Investments in mutual funds and other equity securities with readily determinable

	Do	Domestic Offices								
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou						
1. and 2. Not applicable	7.5									
Securities purchased under agreements to resell	B989				3.					
Securities sold under agreements to repurchase	B995				4.					
5. Other borrowed money	3190				5.					
EITHER .			174 50							
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163				6.					
OR		* 4								
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	. 2941				7.					
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and		7		(a), (a)	ı					
IBFs)	. 2192				8.					
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and				7.	İ					
IBFs)	. 3129				9.					
In Items 10–17, report the amortized (historical) cost of both held-to-maturity and	RCON	Bil	Mil	Thou						
available-for-sale securities in domestic offices.	192 (14)			مسين						
10. U.S. Treasury securities	1039	10000			10.					
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041				11.					
12. Securities issued by states and political subdivisions in the U.S.	1042				12.					
13. Mortgage-backed securities (MBS):	100	10.00								
a. Pass-through securities:					(
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043				13.a.(1)					
(2) Other pass-through securities	1044				13.a.(2)					
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):	133.9									
b. Other mortgage-backed accumics (morace divide, relatives, and surples inser).	1000	1	1	T						

Replace with INSERT V

Schedule RC-I—Assets and Liabilities of IBFs

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

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

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			mn A)		(Column B) Fair Value of Available-for-								
			istorical		Fair \			1					
			urity Se	T									
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou					
10. U.S. Treasury securities	XXXX				XXXX								
U.S. Government agency obligations	İ						[
(exclude mortgage-backed securities)	XXXX				XXXX								
12. Securities issued by states and political							!						
subdivisions in the U.S	XXXX			<u> </u>	xxxx	- 100 - 100	S SAC S CONSESS OF SAC SAC						
Mortgage-backed securities (MBS):													
a. Pass-through securities:	7.34	641 J. Ve		1 1		k, k	265						
(1) Issued or guaranteed by FNMA,			1	}			İ	1					
FHLMC, or GNMA	XXXX			<u> </u>	XXXX								
(2) Other pass-through securities	XXXX				XXXX		<u> </u>						
 b. Other mortgage-backed securities 													
(include CMOs, REMICs, and stripped		・泉草御			7.4								
MBS):			# 30 The Co	<u> </u>	elaste libro								
(1) Issued or guaranteed by FNMA,				1			ļ						
FHLMC, or GNMA	XXXX				XXXX		<u> </u>	1					
(2) All other mortgage-backed securities	XXXX			ļ	XXXX		ļ	1					
Other domestic debt securities (include						1							
domestic structured financial products and	1					i							
domestic asset-backed securities)	XXXX				XXXX		<u> </u>	ļ					
Foreign debt securities (include foreign							1						
structured financial products and foreign													
asset-backed securities)	XXXX		ļ		XXXX		-						
16. Investments in mutual funds and other			İ				1						
equity securities with readily determinable													
fair values	XXXX		ļ	ļ	xxxx	<u> </u>	ļ						
17. Total held-to-maturity and available-for-				}			1						
sale securities (sum of items 10 through													
16)	XXXX			<u> </u>	XXXX	<u> </u>							

Schedule RC-K—Quarterly Averages¹

Dollar Amounts in Thousa	ands	RCFD	Tril	Bil	Mil	Thou	•
ASSETS		* 12		\$44°,8			
Interest-bearing balances due from depository institutions	[3381					1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage		g a a		4	1. 1. 1		
backed securities)	- 1	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:		77 S	3	170			
a. Loans in domestic offices:		RCON			4		
(1) Total loans		3360					′ 6.a.(1)
(2) Loans secured by real estate:		100		12 m		4	
(a) Loans secured by 1-4 family residential properties		3465					6.a.(2)(a)
(b) All other loans secured by real estate		3466			<u> </u>		6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers		3386			ļ		6.a.(3)
(4) Commercial and industrial loans		3387					6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:	1	¥.	lita si	1.1%	10	18 Av. 19	
(a) Credit cards		B561			1		6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and			n z	4		1	
revolving credit plans other than credit cards)		B562		<u> </u>	<u> </u>		6.a.(5)(b)
b. Total loans in loroigh chiloso, Eage and I green and according to a committee p	RCFN			<u> </u>	ļ	<u> </u>	6.b.
7. 11dding doodo	RCFD			ļ	ļ		7.
8. Lease financing receivables (net of unearned income)	RCFD					<u> </u>	8.
9. Total assets4	RCFD	3368			7.44.		9.
LIABILITIES		336	0.0	4	4.7		
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts	s,		7 4		. 3		
and telephone and preauthorized transfer accounts) (exclude demand deposits)		3485		1.00.000.1000			10.
11. Nontransaction accounts in domestic offices:		2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2	300 F C	3.50		43.87	
a. Savings deposits (includes MMDAs)		B563	+				11.a
b. Time deposits of \$100,000 or more		A514			ļ	ļ	11.b
c. Time deposits of less than \$100,000		A529		No. of the con-	. See you do not have		11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries,		400 47%	Sent a variable			79%	
and 101 3	RCFN				ļ .		12.
10. I cacra fundo parchasca ana scountes sola anasi agreemente te reparentese	RCFD	G (1. 17 d)	A 2 .	<u> </u>	1	25/45/11 1	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under				<u> </u>	(A) (S)	\$15 / V SV	
capitalized leases)	RCFD	3355	l				14.

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

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

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

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

Schedule 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.

				oliar A	moun	is in T	nousa	iius	RCFD Bil	Mil	Thou	
1. Unused commitments:								j				
 a. Revolving, open-end lines secured by 1–4 famil 	ily resid	lential	prope	erties,	e.g., h	ome e	quity		0044	190594		4 -
lines									3814			1.a.
b. Credit card lines									3815	weren Section 18 as a		1.b.
c. (1) Commitments to fund commercial real esta-	te, con	structi	on, ar	id land	deve	opme	nt loar	าร			-	
secured by real estate:									F464			4 - (4)(-)
(a) 1–4 family residential construction loan								•••••	F164	V. 1 - 19.		1.c.(1)(a)
(b) Commercial real estate, other constructi									F165	44	50.50	1 ~ (4)(b)
commitments									F100			1.c.(1)(b)
(2) Commitments to fund commercial real esta	ite, con	struct	on, ar	nd land	a aeve	iopme	nt ioai	ns	6550	Cathallan	· · · · · ·	1 0 (2)
NOT secured by real estate									3817			1.c.(2) 1.d.
d. Securities underwriting									3818			1.u. 1.e.
e. Other unused commitments									3819			2.
2. Financial standby letters of credit and foreign offic	e guara	antees			3820				3013			2. 2.a.
a. Amount of financial standby letters of credit cor	office o	10 01	1015 toos	•••••	3020		L		3821	<u> </u>	10.00	3.
3. Performance standby letters of credit and foreign	omce g	uaran	lees	··········	3822	********			002 (3473		3.a.
a. Amount of performance standby letters of credit4. Commercial and similar letters of credit	IL COTIVE	eyeu ı	o ouie	15	JULL				3411	and and the sales while	2113	4.
!	• • • • • • • • • • • • • • • • • • • •	••••••	••••••		•••••	••••••	••••••	•••••			3.55	**
Not applicable Securities lent (including customers' securities len	t whore	s tha c	ueton	nor ic i	ndemi	nified :	ansine	t				
								•	3433	**************************************	10 - 10 - m 2 lexical	6.
loss by the reporting bank)		(Colu	mn A)		Γ	(Colu	mn B)					
114364		•	anter			•	ficiary.	,		v		
7. Credit derivatives: Purchased Protection——	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou				
(1) Credit default swaps	C968				C969							7.a.(1)
(2) Total return swaps					C971							7.a.(2)
(3) Credit options	C972				C973							7.a.(3)
(4) Other credit derivatives					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)
8. Spot foreign exchange contracts									8765	ille vegornomyn		8.
9. All other off-balance sheet liabilities (exclude deri-	vatives) (item	nize ar	nd des	cribe e	each c	ompoi	nent				
of this item over 25% of Schedule RC, item 28, "T	otal eq	uity ca	apital")	· <u></u>			······	3430	ay manarata ata ()	28×12×11×12×1	9.
a. Securities borrowed					3432	<u> </u>						9.a.
b. Commitments to purchase when-issued secur	ities				3434	erro consus a	and the same of th	ADVIG ASSESSMENT				9.b.
c. Standby letters of credit issued by a Federal H	lome L	oan B	ank or	n the				7.141				_
bank's behalf					C978	<u> </u>	<u> </u>	<u> </u>				9.c.
d. TEXT 3555					3555	ļ	ļ <u>.</u>	├				9.d.
e. TEXT 3558					3556	 	<u> </u>	ļ		1		9.e.
f. TEXT 3557					3557	L		ļ				9.f.
10. All other off-balance sheet assets (exclude deriva							mpone	ent				4.0
of this item over 25% of Schedule RC, item 28, "7	Total ed	luity c	apital"	")		T	······	T	5591			10.
a. Commitments to sell when-issued securities					3435		┼	·		V. TV		10.a.
b. TEXT 5592 5592					5592	-	-	+				10.b.
C. TEXT 5593					5593			-)	10.c.
d. 5594 5594 7597					5594		-	+				10.d.
e. TEXT 5595			-		5595	<u> </u>		<u> </u>	Car and had been	2:11		10.e.

Item 3.4 is to be completed by banks with \$1 billion one more in total assets."

Item 2.4 is to be completed by banks with \$1 billion or more in total assets."

The 41 billion asset size test is generally based on the total assets reported in the June 30, 2008, Report of Condition.

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C.	Notional amounts by regulatory	capital	treatr	nent:						RCFD	Bil	Mil	Thou
	(1) Positions covered under the	Market	Risk	Rule	:								and the second
	(a) Sold protection									xxxx			
	(b) Purchased protection									xxxx			
	(2) All other positions:											777	
	(a) Sold protection									xxxx		ļ	
	(b) Purchased protection that capital purposes	t is reco	gnize	ed as	a gua	rantee	for re	gulat	ory	xxxx			
	(c) Purchased protection that regulatory capital purpose		-	-		-			· · · · · · · · · · · · · · · · · · ·	xxxx			
		(Column A) (Column B) One Year or Less Over One Year Through Five Yea							ar	,		mn C /e Ye	•
d.	Notional amounts by remaining maturity:												
	(1) Sold credit protection:	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
	(a) Investment grade	xxxx				xxxx				xxxx			
	(b) Subinvestment grade	xxxx				xxxx				xxxx		<u> </u>	
	(2) Purchased credit protection:												
	(a) Investment grade	xxxx				xxxx				xxxx			
	(b) Subinvestment grade	xxxx				xxxx			1	xxxx		1	

Schedule RC-L—Continued

Dollar Amounts in Thousands	RCFD	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:				1	10.2	
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.

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts		Interest Rate F Contracts		Foi	èign	umn B Excha	inge	Ed	quity	umn C Deriva	tive	(Column D) Commodity and Other Contracts				
Derivatives Position Indicators	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													1.0					
sum of items 13 and 14):		RCI	D 8693			RCF	D 8694			RCI	FD 8695			RCF	D 8696			
a. Futures contracts																		
		RC	D 8697			RCF	D 8698			RC	FD 8699		Ϊ.	RCF	D 8700			
b. Forward contracts								<u> </u>				<u> </u>						
c. Exchange-traded option contracts:	<u> </u>	RCI	D 8701		<u> </u>	RCF	D 8702	,		RC	FD 8703		ļ	RCF	D 8704			
(1) Written options	oxed				Ш							<u> </u>	ļl					
		RCI	D 8705	1	 	RCF	D 8706		-	RC	FD 8707		 	RCF	D 8708			
(2) Purchased options	$\vdash \vdash$		D 0700	<u> </u>	igspace		D 8710	L	$oxed{oxed}$		D 8711			BOS	D 8712			
d. Over-the-counter option contracts:	-	RCI	D 8709	 	╁	RCI	-08/10	· · · ·	 	RC	108/11	r	\vdash	- KCF	D 8/ 12			
(1) Written options	<u> </u>	PC!	D 8713	L	╁╌╌┴	BCI	D 8714	l	L	RC	D 8715	<u> </u>	╁	RCF	D 8716			
(O) Developed autions	<u> </u>		T	1	\vdash		00/14	<u> </u>	H		1 0 0 7 1 0	T	\vdash		1			
(2) Purchased options		RCI	D 3450		\vdash	RCI	D 3826	L	ļL	RC	L FD 8719	.1	╁	RCF	D 8720			
a Swana			<u> </u>	I	+				lт			1	t					
e. Swaps	一	RCI	L A126	1	╁	RCF	D A127	<u>. </u>		RC	FD 8723	1	1 1	RCF	D 8724			
derivative contracts held for trading				<u> </u>	1 1			l	Ħ		Γ							
4. Total gross notional amount of		X#21		i e ai	77.5	生进行	1. 71		35.8	*W	.ka.	\$47	1000		7	ge II		
derivative contracts held for	131,000,000		FD 8725				FD 8726	/4.50.00		Jul 15 1. 27 8. " 1	FD 8727			RCI	D 8728			
purposes other than trading				1														
a. Interest rate swaps where the		o Val	erijera ile Davij Leve	(Mary C	是沙龙	4.4	"	24.45	.5.	e acrese	Sign o		1000					
bank has agreed to pay a		RC	FD A589						(1) to	74.4						The s		
fixed rate						1,			2.5	(1)		. Y.		4				
15. Gross fair values of derivative contracts:											6.				7			
a. Contracts held for trading:		RC	FD 8733			RC	FD 8734	· · · · · · · · · · · · · · · · · · ·	ļ.,	RC	FD 8735	·	 	RCI	FD 8736			
(1) Gross positive fair value		RC	FD 8737			RC	FD 8738			RC	FD 8739	<u> </u>		RCI	FD 8740			
(2) Gross negative fair value		A	l	ļ		ereke energi	Granis - Sec			- 28. TV		ļ.,,,	ليل			+ 7 <u> 9</u> W 2.1		
b. Contracts held for purposes other	1000				1550		40.74×											
than trading:	<u></u>	RC	FD 8741	1	 	RC	FD 8742	1	ļ ,	RC	FD 8743	1	\downarrow	RCI	FD 8744			
(1) Gross positive fair value		RC	FD 8745	<u> </u>		RC	FD 8746	<u> </u>	\vdash	RO	FD 8747	<u> </u>	+	RC	D 8748			
(2) Gross negative fair value				Τ	Ш													

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Memorandum item 16 is to be completed only by banks with total assets of \$10 billion or more. 1

	, ,	anks	nn A s and es Fi	ď	(Column B) Monoline Financial Guarantors			Column C) Hedge Funds				Column D) Sovereign Governments				(Column E) Corporations and All Other Counterparties				
16. Over-the counter derivatives:	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
a. Net current credit exposure	xxxx				xxxx				xxxx				xxxx				xxxx			
b. Fair value of collateral:	4															5. Xvii				72
(1) Cash – U.S. dollar	xxxx		ļ		xxxx				xxxx		<u> </u>		xxxx			<u></u>	xxxx			
(2) Cash – Other currencies	xxxx				xxxx				xxxx				xxxx				xxxx			
(3) U.S. Treasury securities	xxxx				xxxx				xxxx				xxxx				xxxx			
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	xxxx				xxxx				xxxx				xxxx				xxxx			
(5) Corporate bonds	xxxx				xxxx				xxxx				xxxx				xxxx			
(6) Equity securities	xxxx				xxxx				xxxx		<u> </u>		xxxx			ļ	xxxx			
(7) All other collateral	xxxx				xxxx				xxxx		<u> </u>		xxxx		<u> </u>	ļ	xxxx			
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	xxxx				xxxx				xxxx				xxxx				XXXX			

¹ The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

Schedule RC-M-Memoranda

Dollar Amou	ınts in Thousands	RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, prin	ncipal					
shareholders, and their related interests as of the report date:	•			, e		
a. Aggregate amount of all extensions of credit to all executive officers, director	rs, principal	, ø.	1		A	
shareholders, and their related interests		6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom				1.71.3		
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	Number					
of total capital as defined for this purpose in agency regulations	6165		10.4	4. 6		1.b.
Intangible assets other than goodwill:		E an				1.5.
a. Mortgage servicing assets		3164				2.a.
(1)Estimated fair value of mortgage servicing assets	n I		g (a A	12.44°		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets		B026		*(5,2,2,5)		2.a.(1) 2.b.
		5507			\vdash	2.u. 2.c.
c. All other identifiable intangible assets		0426				
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	••••••	Rend		As a		2.d.
3. Other real estate owned:		5372	A117	A NAME OF STREET		0
a. Direct and indirect investments in real estate ventures					1000	- 3.a.
b. All other real estate owned:		PCON	11:04:65			
a. M. Construction, land development, and other land in domestic offices		5508				3.b.(1) a
(2) Farmland in domestic offices		5509				3. b.(2) £
c. (S), 1–4 family residential properties in domestic offices		5510				3. b.(3) c
d. (4) Multifamily (5 or more) residential properties in domestic offices		5511				3.b .(4) c
e. (5) Nonfarm nonresidential properties in domestic offices		5512				3. b.(5) e
f. (6) Foreclosed properties from "GNMA loans"		C979				3. b.(6) F
q.(Z) In foreign offices	RCFN	5513				3.b .(7) q
through 3.g)		RCFD	44			•
h. & Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)		2150				3.a.h.
4. Investments in unconsolidated subsidiaries and associated companies: Not approximately approximat	pplicable		rali.	- 1	1.14	
a. Direct and indirect investments in real estate ventures	, ,	5374	-		 -	- 4.a .
b. All other investmente in unconsolidated subsidiaries and associated compan	vies	5375				4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)		2130				-4.c.
5. Other borrowed money:		14.3				
a. Federal Home Loan Bank advances:			ŵ,		15138	
(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)(c
(2) Advances with a REMAINING MATURITY of one year or less (included i		CONTRACTOR OF	WA.			0.0.(1)(0
above) ²		2651				5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a) – (d) above)		F059		· · · · · ·	\vdash	5.a.(2)
* * * * * * * * * * * * * * * * * * * *	***************************************	1.000				J.a.(3)
b. Other borrowings: (1) Other borrowings with a remaining meturity or part reprising data of 3						
(1) Other borrowings with a remaining maturity or next repricing date of: ³		EOGO	MAN ALL			E h /4\/-
(a) One year or less		F060		 	 	5.b.(1)(a
(b) Over one year through three years		F061	<u> </u>	 	+	5.b.(1)(b
(c) Over three years through five years		F062			+	5.b.(1)(d
(d) Over five years		F063	Ļ	L	<u> </u>	5.b.(1)(d
(2) Other borrowings with a REMAINING MATURITY of one year or less (inc		11,000	G 450 1 50.	6 8473	1088	
item 5.b.(1)(a) above)4		B571	<u> </u>	<u>L</u>	Ц	5.b.(2)
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Sche						
item 16)		3190	1	l	1 1	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.

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Schedule RC-M—Continued

Dollar Amounts in Thousands	RCFD	Yes	2	No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6.
	RCFD	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570				7.
8. Primary Internet Web site address of the bank (home page), if any					
(Example: www.examplebank.com) TEXT http://http://					8.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's	RCFD	Yes	1340	No	
customers to execute transactions on their accounts through the Web site?	4088		4.00		9.
10. Secured liabilities:					
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in	RCON	Bil	Mil	Thou	
Schedule RC, item 14.a)	. F064		10 Marie 17 Acc 24 Acc		10.a.
 b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, 	RCFD	117.0	10.00		
items 5.b.(1)(a)–(d))	. F065			<u> </u>	10.b.

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11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?

RCFD	YES		NO
XXXX			
3	1.0		
	YES	7 ·	NO
XXXX			

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

	(Column A) Past due 30 through 89 days and still accruing					Past of days of and	imn B) due 90 or mor d still ruing)) I			
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Loans secured by real estate:			7										
 Construction, land development, and other 		1.4					3.7						
land loans in domestic offices:								¥7.					
(1) 1–4 family residential construction	F172	* 0.70		2 (3)	F174	(1)	organis. T	1618 (4)	F176	建 数 26			1 0 (1)
loans(2) Other construction loans and all land	73.2												1.a.(1)
development and other land loans	F173		Many e Avenue		F175				F177				1.a.(2)
b. Secured by farmland in domestic offices	3493				3494				3495				1.b.
c. Secured by 1–4 family residential	4					24.		14				1	
properties in domestic offices:	3.7	. 44								100			
(1) Revolving, open-end loans secured by							14.7	44				4.	
1–4 family residential properties and									- 1	30			
extended under lines of credit	5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by		- 1											. "
1–4 family residential properties:		, and		100									
(a) Secured by first liens	. C236				C237				C229				1.c.(2)
(b) Secured by junior liens	. C238				C239				C230				1.c.(2)
d. Secured by multifamily (5 or more) residential		1.45		- 1			14	44.5				100	
properties in domestic offices	. 3499				3500				3501			2000000.75000.00	1.d.
e. Secured by nonfarm nonresidential		4							49		4		
properties in domestic offices:			4				9			,	M_{ℓ}		
(1) Loans secured by owner-occupied				24.	175		11.5%	39.79	W.14	REA TO	95.5	1000	
nonfarm nonresidential properties	. F178	Da vingi noa	Const. aeed 250s	that they sell also	F180				F182	SALE OF STREET	Osmasilos de de	a se sustain VC 1.5	1.e.(1
(2) Loans secured by other nonfarm	*20				(.		1463			e /		(33).	
nonresidential properties	. F179	district.	uruwan 196	Matron reli	F181	CERTIFICATION.	1	-Gardan sar	F183	3.5	3 72 7 49 7 7 6 G	gard version	1.e.(2
	RCFN	¥3.25			RCFN	anny (A	1	() (() () () () () () () () (RCFN	2650 AFTER		1	
f. In foreign offices	. B572	de estado	R DAURS II.	. 2592.35	B573	1	(3405.434		B574	(a./25/234	\$100.000.00	1 98 kg 308	1.f.
2. Loans to depository institutions and acceptances	71.33 (A)				1 基式	100		2.5				2	
of other banks:	0050				NS C	1			0000	1			
a. To U.S. banks and other U.S. depository	RCFD 5377	#1970 A	T T	(5) 41 5 (4) 	5378	13:25.573		, THE GROWING	5379	17.594,50	1875	(=/43 MM = 35	2.0
institutions	5380	-			5381		 	 	5382		+		2.a. 2.b.
b. To foreign banks	. 3360 [S. 115%	nteller		3301		0393500	1 * , j *		1		<u> </u>	2.0.
Loans to finance agricultural production and other loans to farmers	1594	45°,	T	*\ <u>}*</u>	1597	T .	1.34	**********	1583	T .	T	San Land Contraction	3.
4. Commercial and industrial loans:	. 1334			i i digita	1007		 	1		ranto de la composição de la composição de la composição de la composição de la composição de la composição de		」 表別代為:	J.
a. To U.S. addressees (domicile)	1251	141 (9.49)		7.5	1252	T T	T	<u></u>	1253	3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 -		T	4.a.
b. To non-U.S. addressees (domicile)	1254			 	1255	 		 	1256		 	†	4.b.
Loans to individuals for household, family, and		(1 . 765) (20)	2000	97.40								W 4.	1 7.5.
other personal expenditures:		W.											
a. Credit cards	B575	, , , sage 's	20 St 10 St	2. 2.7.2.2	B576	T	T	1	B577	pot Titological	2000		5.a.
b. Other (includes single payment, installment,	25.65°				45.0			Notes:	1636 S	Yaya:	SANTE.		1
all student loans, and revolving credit plans													
other than credit cards)	B578		Γ	T	B579		T		B580	T	1	1	5.b.
Loans to foreign governments and official		y. 1 11			F. 18%	Îgrajia Posta							1
institutions	5389		Ĭ	T	5390				5391		I.		6.
7. All other loans	. 5459				5460				5461				7.

Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Replace with INSERT N	(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	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	ı
Lease financing receivables: a. Leases to individuals for household, family, and other personal expenditures b. All other leases	F166 F169				F167 F170				F168 F171			E SE PROFE	8.a. 8.b.
9. Debt securities and other assets (exclude										對人			
other real estate owned and other repossessed assets)	3505				3506				3507				9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612				5613				5614				10.
 a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked 		r T		T	5040				E047			T T	
 "GNMA loans") b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase 	5615				5616				5617				10.a.
included in item 10 above	C866				C867				C868				10.b.
	1				ľ	10-1.	_,		1		_		
Marramada	1	Pas 30 thro days a	mn A) t due ough 8 and stil ruina	9		Past o days o and	mn B) due 90 or more I still ruing)	1		mn C) ccrua		
Memoranda Dollar Amounts in Thousands	1	Pas 30 thro days a acc	t due [°] ough 8	9	(Past o days o and	due 90 or more)	1				
Dollar Amounts in Thousands 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):		Pas 30 thro days a acc	t due ough 8 and sti ruing	9 II	(Past of days of and accr	due 90 or more still ruing) e		Nona	ccrua	1	
Dollar Amounts in Thousands 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): a. Loans secured by 1–4 family residential properties in domestic offices		Pas 30 thro days a acc	t due ough 8 and sti ruing	9 II	(Past of days of and accr	due 90 or more still ruing) e	RCON	Nona	ccrua	1	M.1.a.
Dollar Amounts in Thousands 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): a. Loans secured by 1–4 family residential properties in domestic officesb. Other loans and all leases (exclude loans to individuals for household, family, and	RCON F661	Pas 30 thro days a acc	t due ough 8 and sti ruing	9 II	RCON F662 RCFD	Past of days of and accr	due 90 or more still ruing) e	RCON	Nona Bil	ccrua	Thou	
Dollar Amounts in Thousands 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): a. Loans secured by 1–4 family residential properties in domestic offices	RCON	Pas 30 thro days a acc	t due ough 8 and sti ruing	9 II	F662 RCFD 1659	Past of days of and accr	due 90 or more still ruing) e	F663 RCFD 1661	Nona Bil	CCTUA	Thou	M.1.a. M.1.b.
Dollar Amounts in Thousands 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): a. Loans secured by 1–4 family residential properties in domestic offices	RCON F661	Pas 30 thro days a acc	t due ough 8 and sti ruing	9 II	RCON F662 RCFD	Past of days of and accr	due 90 or more still ruing) e	F663 RCFD 1661	Bil	CCTUA	Thou	
Dollar Amounts in Thousands 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): a. Loans secured by 1–4 family residential properties in domestic offices	F661 RCFD 1658	Pas 30 thro days a acc Bil	t due ough 8 and sti ruing	9 II	RCON F662 RCFD 1659	Past of days of and accr	due 90 or more still ruing) e	F663 RCFD 1661	Bil	CCTUA	Thou	M.1.b.

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- 9. Other assets (exclude other real estate owned and other repossessed assets):
 - (a) Trading assets
 - (b) All other assets (including available-for-sale and held-to-maturity securities)

xxxx	xxxx	xxxx	
xxxx	xxxx	xxxx	

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing			()		(Colu Nona						
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):		Table 1											
a. Loans and leases held for sale	C240				C241				C226				M.5.a.
b. Loans measured at fair value:				144		2.46							
(1) Fair value	F664				F665				F666				M.5.b.(1)
(2) Unpaid principal balance	F667				F668				F669			J	M.5.b.(2)
		(Colu Past c	lue 30)		Past o	mn B) lue 90	ı					
Derivative Dollar Amounts in Thousands	——	rough	89 da	ys 	(ays o	r more	}					
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou					
6. Interest rate, foreign exchange rate, and other commodity and equity contracts:	Ţ												

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

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Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments All banks must complete items 1 through 3, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each

All banks must complete items 1 through 3, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 through 6 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 through 6 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007, must complete items 4 through 6 each quarter. Any other bank may choose to complete items 4 through 6, but the bank must then continue to complete items 4 through 6 each quarter thereafter.

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
				7710 0	
Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal Deposit Insurance Act and FDIC regulations	F236				1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions					•
(including foreign deposits)	F237				2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2	RCFN				
above)	F234				3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in	RCFD		40.4		
Section 3(I) of the Federal Deposit Insurance Act and FDIC regulations	F238			Sandrin Sandri	4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on					
allowable exclusions (including foreign deposits)	F239	2790000468	MATERIAL SE	St. 6544 St.	5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon	RCFN		X	G/ 3 2	
(included in item 5 above)	F235		İ	l	6.
INSERT O					
Memoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
	100			* 5	
1. Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico					
and U.S. territories and possessions, including related interest accrued and unpaid (sum of					
Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O,					
item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less:1 (1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less	F049			(1) (2) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	M.1.a.(1
(2) Number of deposit accounts (excluding retirement accounts) Number	2. 13.	X 35	(a) (b) (c)	1	Wi. F.a.()
of \$100,000 or less (to be completed for the June report only) F050					M.1.a.(2
b. Deposit accounts (excluding retirement accounts) of more than \$100,000:1		1 × 01.	w Marka	₩. (±.),	
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000	F051				M.1.b.(1
(2) Number of deposit accounts (excluding retirement accounts) Number		. Alth		1.057	
of more than \$100,000 F052					M.1.b.(2
c. Retirement deposit accounts of \$250,000 or less:1		7.7		7.5	
(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		55 No.			
(to be completed for the June report only)		<i>7</i> y			M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000:1		T. Dans		47. S	
(1) Amount of retirement deposit accounts of more than \$250,000	F047	Ta Fasilian		l	M.1.d.(1
Number					
(2) Number of retirement deposit accounts of more than \$250,000 F048					M.1.d.(2
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. ²				\$ x,	
2. Estimated amount of uninsured assessable deposits in domestic offices of the bank and in					
insured branches in Puerto Rico and U.S. territories and possessions, including related interest	$\overline{}$		SEE Syens	<u> </u>	
accrued and unpaid (see instructions)	5597	L		<u> </u>	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	noo:	ED!	C Cc-	t NIo	1
association:	RCON	יוטר	C Cer	LINO.	M.3.
TEXT A545	A545	LL_			J 141.5.

¹ The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

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

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7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must equal Schedule RC-M,			
	items 5.b.(1)(a)-(d) minus item 10.b):	RCFD	7. 7. 7.	
	a. One year or less	XXXX		
	b. Over one year through three years	XXXX		
	c. Over three years through five years	XXXX		
	d. Over five years	XXXX		
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	XXXX		
	b. Over one year through three years	XXXX		
	c. Over three years through five years	XXXX		
	d. Over five years	XXXX		

Schedule RC-P—1—4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets¹ and (2) banks with less than \$1 billion in total assets at which either 1—4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Retail originations during the quarter of 1–4 family residential mortgage		1	7.4		
loans for sale ² :			. ii. (
a. Closed-end first liens	F066		<u> </u>		1.a.
b. Closed-end junior liens	F067				1.b.
c. Open-end loans extended under lines of credit:	我格	T. M.		44	
(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		1		7	
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:			2.1	4 - 17 ₀₀ 0	
(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:	77.7			1	
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:	44	1		4 55	
(1) Total commitment under the lines of credit	F674		<u> </u>		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 at quarter-end (included in	***	10	a_{ij}		
Schedule RC, item 4.a):	19.				
a. Closed-end first liens	F072			<u> </u>	4.a.
b. Closed-end junior liens	F073		ŀ		4.b.
c. Open-end loans extended under lines of credit:			& VALUE S	(6.7	
(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	2.00%			12.44	
residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):	RIAD	14			
a. Closed-end 1-4 family residential mortgage loans	F184		ļ		5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560		<u> </u>		5.b.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the	1. 24 p. c	100		100	
quarter:	RCON				
a. Closed-end first liens	F678				6.a
b. Closed-end junior liens	F679	<u></u>	<u> </u>		6.b
c. Open-end loans extended under line of credit:	. 14:00				
(1) Total commitment under the lines of credit				ļ	6.c.(1)
(2) Principal amount funded under the lines of credit	F681	<u> </u>			6.c.(2)

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

² Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

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

Schedule RC-Q is to be completed by banks that (1) reported \$500 million or more in total assets at the beginning of their fiscal year, (2) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option, or (3) are required to complete Schedule RC-D-Trading Assets and Liabilities.

Dollar Amounts in Thousands	(Column A) Total Fair Valu Reported on Schedule RC	Determir Total Fa	Amounts in the nation of	(Column C) Level 1 Fair Value Measurements RCFD	(Column D) Level 2 Fair Value Measurements RCFD	(Column E) Level 3 Fair Value Measurements RCFD
ASSETS			فاقلاد هداده از داد به دو را در وجر دو داد داد داد داد داد داد داد داد داد د			
Available-for-sale securities	xxxx	xxxx		xxxx	xxxx	xxxx
Federal funds sold and securities purchased under agreements to resell	XXXX	XXXX		XXXX	XXXX	xxxx
3. Loans and leases held for sale						
Loans and leases held for investment	xxxx	xxxx	•	XXXX	xxxx	xxxx
5. Trading assets:	ACCO.		A CONTRACTOR			
a. Derivative assets	3543	xxxx	Controlled as an area of the con-	xxxx	XXXX	xxxx
b. Other trading assets	XXXX	xxxx		xxxx	xxxx	XXXX
(1) Nontrading securities at fair value with changes in fair value reported in			trible of			74.14.07
current earnings (included in Schedule RC-Q, item 5.b, above)	F240	F684		F692	F241	F242
6. All other assets	F249	F685		F693	F250	F251
7. Total assets measured at fair value on a recurring basis	xxxx	xxxx		XXXX	XXXXX	XXXX
The state of the s		H. SEARCH	eretina and			TO 1917 11 1919
LIABILITIES						
8. Deposits	F252	F686		F694	F253	F254
Federal funds purchased and securities sold under agreements to repurchase	xxxx	xxxx		xxxx	XXXX	XXXX
10. Trading liabilities:	MARCHURA			A. Transport		Vicinitation in the Section of the S
a. Derivative liabilities	3547	xxxx		xxxx	XXXX	XXXX
b. Other trading liabilities	xxxx	xxxx		XXXX	XXXX	XXXX
11. Other borrowed money	xxxx	xxxx		XXXX	XXXX	XXXX
12. Subordinated notes and debentures	xxxx	xxxx		XXXX	XXXX	XXXX
13. All other liabilities	F258	F688		F696	F259	F260
14. Total liabilities measured at fair value on a recurring basis	xxxx	xxxx		xxxx	xxxx	xxxx
Memoranda 1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6,	[···					
that are greater than \$25,000 and exceed 25% of item 6):	xxxx	xxxx		xxxx	xxxx	xxxx
a. Mortgage servicing rights	XXXX	XXXX		XXXX	XXXX	XXXX
b. Nontrading derivative assets.	XXXX	XXXX		XXXX	XXXX	XXXX
C	XXXX	XXXX		XXXX	XXXX	XXXX
d	XXXX	XXXX		XXXX	XXXX	XXXX
e	XXXX	XXXX		XXXX	XXXX	XXXX
f	XXXX	XXXX		XXXX	XXXX	XXXX
All other liabilities (itemize and describe amounts included in Schedule RC-Q, item		1 - ~~~		7,000	7000.	
					xxxx	xxxx
13, that are greater than \$25,000 and exceed 25% of item 13):	F261	F689		F697	F262	F263
a. Loan commitments (not accounted for as derivatives)b. Nontrading derivative liabilities				XXXX	XXXX	XXXX
	XXXX	XXXX		XXXX	XXXX	XXXX
C	XXXX	XXXX		XXXX	XXXX	XXXX
d	XXXX	XXXX		XXXX	XXXX	XXXX
e	XXXX	XXXX		XXXX	XXXX	XXXX
f	XXXX	1 XXX				^^^^

Schedule RC-R—Regulatory Capital

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Dollar A	Amounts	s in Thousan	ds [RCFD	Ril	Mil	Thou	rage
						Mill		4
Tier 1 capital bank 1. Total equity capital (from Schedule RC, item 28).27.4.)				3210			cetters 2-122 CV	1.
LESS: Net unrealized gains (losses) on available-for-sale securities¹ (if a g				1		100		••
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	t loss as	s a positive		25				
value)			ľ	A221				3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, rep						14.5	13. 151	٠.
if a loss, report as a negative value)				4336				4.
5. LESS: Nonqualifying perpetual preferred stock				B588				5.
6. Qualifying 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				16- 17	1	7,0	ieli az	,
option that is included in retained earnings and is attributable to change					35			
creditworthiness (if a net gain, report as a positive value; if a net loss, re				7	4			
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 relationsh				B591		 		9.a
b. LESS: Disallowed deferred tax assets				5610		†	\top	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.
11. Her i Capital (sum of items o and ito, less items s.a and s.b)							<u></u>	• • • •
Tion 2 comital								
Tier 2 capital 12. Qualifying subordinated debt and redeemable preferred stock			1	5306			T	12.
Cumulative perpetual preferred stock includible in Tier 2 capital				B593			1 -	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				2221	 	†	1	15.
16. Other Tier 2 capital components				B594		 		16.
				5311		 		17.
17. Tier 2 capital (sum of items 12 through 16)				8275		 	1	18.
18. Allowable Tier 2 capital (lesser of item 11 or 17)		•••••		02.0	L		لــــــــــــــــــــــــــــــــــــــ	10.
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.
			••••		<u> </u>	<u>, • </u>	•	. –
Total assets for leverage ratio		ſ	RCFD	Tril	Bil	Mil	Thou	
22. Average total assets (from Schedule RC-K, item 9)			3368			1		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from ite			B590					23.
24. LESS: Disallowed servicing assets and purchased credit card relationship		450 to, F					Jagga.	
item 9.a above)			B591		Π	T		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)			5610		†	1		25.
26. LESS: Other deductions from assets for leverage capital purposes			B596		1	1		26.
			A224			†		27.
27. Average total assets for leverage capital purposes (item 22 less items 23 to 25 less items 23 to 25 less items 23 to 27 less items 23 to 27 less items 23 to 27 less items 23 to 27 less items 23 to 27 less items 23 to 27 less items 23 to 27 less items 23 to 27 less items 23 to 27 less items 23 to 27 less items 23 to 27 less items 23 to 27 less items 24 less items 25 less items 25 less items 25 less items 25 less items 25 less items 25 less items 25 less items 25 less items 25 less items 25 less items 25 less items 26 less items 26 less items 27 less items 28 less ite	anough	. 20jL		<u> </u>			1	, 41.
Adjustments for financial subsidiaries				RCFD	Bil	Mil	Thou	1
Adjustments for financial subsidiaries				C228		+	1	28.
28. a. Adjustment to Tier 1 capital reported in item 11				B503	+		+	1
b. Adjustment to total risk-based capital reported in item 21				B504		+	+	28.
29. Adjustment to risk-weighted assets reported in item 62					-	 	<u> </u>	29.
30. Adjustment to average total assets reported in item 27				B505	'			30.
Capital ratios	Γ	(Column A)		T	(Cal	ıms P	<u> </u>	1
(Column B is to be completed by all banks. Column A is to be completed by	- T	(Column A)	_	-	7	umn B		1
banks with financial subsidiaries.)	RCFD	Percentag	е	RCFD	+	Percent	age	-
31. Tier 1 leverage ratio ²	. 7273			7204	+			31.
32. Tier 1 risk-based capital ratio ³	. 7274			7206	+			32.
33. Total risk-based capital ratio ⁴	. 7275			7205	1—			33.

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

² The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

³ The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

⁴ The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R—Continued

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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).

		(Colu	mn A))	(C	olumn	B)	(C	olumn	(C)	(C	olumn	D)	(C	olumn	E)	(C	olumn	F)	
			als om			ems N ubject					Alloca	ation t	y Risk	Weig	ght Ca	egory				
		iii) Schedi		C)		-Weig			0%			20%	,		50%			100%		ı
Dollar Amounts in Thousands	Tril	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		al di sain			j.	400	10 m 10 m (10)		a durid	1910 AV				220						
(Column A equals the sum of Schedule RC,		RCFE	0010			RCFD C	69		RCFD B	500	<u>'</u>	RCFD B6	i01			e .	F	RCFD B60)2	ĺ
items 1.a and 1.b)					ļ			<u> </u>	DOED D		ļ	RCFD B6) POE	- 199	RCFD BE	oe		RCFD B60	17	34
		RCFL	1754	T	ļ	RCFD BE	1		RCFD BE	504 T	 	T BO	1		T TO BE	T			,,	25
35. Held-to-maturity securities	-	RCFE	1773	J		RCFD B6	L 508		RCFD B6	 609	 	RCFD BE	10		RCFD B6	<u> </u>	F	RCFD B61	12	35
36. Available-for-sale securities					Nezeo							L								36
37. Federal funds sold and securities purchased under		RCFD	C225	T		5.00			RCFD CO	063 T	 '	RCFD CO)64 			April 1997	<u></u>	RCFD B52	20	
agreements to resell		RCF	5369	.1	276	RCFD B	517		RCFD B	L 518		L RÇFD B6	1 19		RCFD B6	20	F	RCFD B62	21	37
38. Loans and leases held for sale		Darr	2500			RCFD B6	222		RCFD B6	222		RCFD B6	24		RCFD B6	25		RCFD B62	26	38
		RUFL	B528	Т	ļ	KCFD BO	1		T CFD BC	523	<u> </u>	TCFD BC)2 4		T	1	<u>'</u>	10.00		39
39. Loans and leases, net of unearned income		RCF	3123			RCFD 31	23		ta a	2.00	COTTON						77		1 m	39
40. LESS: Allowance for loan and lease losses		BCEI	3545			RCFD B6	527		RCFD B	628	4	RCFD B6	шылыл 329		RCFD B6	30	10 mg	RCFD B6	31	40
44. Tooding and		1	T	1	ļ	1	<u> </u>		1	T	<u> </u>				T					41
41. Trading assets		RCFE	B639		ļ	RCFD B	640		RCFD B	641		RCFD B6	342		RCFD B6	43	ı	RCFD 533	39	''
42. All other assets ¹													L		<u> </u>					42
		RCF	2170	r	ļ	RCFD B	544 T	ļ	RCFD 53	320	ļ	RCFD 53	127		RCFD 53	34	<u> </u>	RCFD 534	10	
43. Total assets (sum of items 34 through 42)	L		L		L	l		l	l	ļ	<u> </u>	l	<u> </u>	1	<u> </u>	L	L	l		43.

¹ Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, intangible assets, and other assets.

Schedule RC-R—Continued

13

	(Column A) Face Value	Credit	(Colu Cre	edit	(Colum			olumn (ation by		(Colum eight Ca		(Colu	nn F)
	or Notional Amount	Conversion Factor	Equiv Amo		0%	0		20%		50%		100)%
Dollar Amounts in Thousands	Bil Mil Thou		Bil M	il Thou	Bil Mil	Thou	Bil	Mil	Thou I	Bil Mil	Thou	Bil M	il Thou
Derivatives and Off-Balance Sheet Items	RCFD B546		RCFE	B547	RCFD 8	3548	R	CFD B581		RCFD B	582	RCFD	B583
44. Financial standby letters of credit		1.00 or 12.5 ²						ll			<u> </u>	<u></u>	
45. Performance standby letters of	RCFD 3821		RCFC	B650	RCFD E	3651	R	CFD B652	2	RCFD B	653	RCFD	B654
credit		.50						<u> </u>					
46. Commercial and similar letters of	RCFD 3411		RCFE	B655	RCFD E	3656	R	CFD B657	·	RCFD B	658	RCFD	B659
credit		.20											
47. Risk participations in bankers					4	er Turk	127		822 E		or charge	a lu ed in	However.
acceptances acquired by the	RCFD 3429		RCFC	B660	RCFD I	3661	R	CFD B662	2		100	RCFD	B663
reporting institution		1.00							B.				
	RCFD 3433		RCFE	B664	RCFD (3665	R	CFD B666		RCFD B	667	RCFD	B668
48. Securities lent		1.00			<u> </u>			<u> </u>					
49. Retained recourse on small business	RCFD A250		RCF	B669	RCFD I	B670	R	CFD B671		RCFD B	672	RCFD	B673
obligations sold with recourse		1.00						100 Miles (
50. Recourse and direct credit substitutes		Asia de la Calendaria d	100		-				ales e				
(other than financial standby letters of			0.00					as d		1.0	4 2 2		- X
credit) subject to the low-level exposure		. M. 200	- 1 A			100	Sept.	en la company					A Company
rule and residual interests subject to a	RCFD B541	· · · · · · · · · · · · · · · · · · ·	RCFE	B542		100	F 23			a de		RCFD	B543
dollar-for-dollar capital requirement		12.5 ³			100					de a s			
51. All other financial assets sold with	RCFD B675		RCFE	B676	RCFD I	B677	R	CFD B678	<u> </u>	RCFD B	679	RCFD	B680
recourse		1.00					ļ	<u> </u>					
52. All other off-balance sheet	RCFD B681	100 m	RCFE	B682	RCFD	B683	R	CFD B684	<u> </u>	RCFD B	685	RCFD	B686
liabilities		1.00					<u> </u>	Ll.		L			
53. Unused commitments with an original	RCFD 3833	4 5 5 5	RCFE	B687	RCFD	8688	B	CFD B689		RCFD B	690	RCFD	R691
maturity exceeding one-year		.50											
		All H	RCF	A167	RCFD	B693	R	CFD B694	<u>'</u>	RCFD B	695	1.44	
54. Derivative contracts													

- Replace with INSERT P

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.

INSERT P - FFIEC 031

- 53. Unused commitments:
 - a. With an original maturity exceeding one year
 - b. With an original maturity of one year or less to asset-backed

Inused commitments:					\$ 32		Singi	dan sahija da sa	X. N. W.				v.		
. With an original maturity exceeding	RC	FD 38	33		RCF	D B687	RC	FD B688	RO	CFD B689	RC	FD B690	RC	FD B	391
one year				.50											
. With an original maturity of one															
year or less to asset-backed	RCI	FD XX	XX		RCF	D XXXX C	RC	FD XXXX	RC	FD XXXX	RC	FD XXXX	RCI	D XX	ХХ
commercial paper conduits				.10											

Schedule RC-R—Continued

44

M.1

	(C	olumn	C)	(C	olumn	D)	(C	olumr	ıE)	(Colu	mn F)]
				Alloc	ation t	y Risk	k Weig	ght Ca	tegory			
		0%			20%			50%		10	0%]
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil I	Ail Thou	_
Totals	30 W	regions of	S Company				def	en.		185 F 7		4
55. Total assets, derivatives, and off-balance sheet items by risk weight category	F	RCFD B6	96 1	F	RCFD B6	97 T	ļ <u></u>	RCFD B6	98 T	RCF	B699	-
(for each column, sum of items 43 through 54)		× 0%	1	<u> </u>	× 20%	<u> </u>	<u> </u>	× 50%	<u> </u>	×1	l 00%	55.
56. Risk weight factor	ļ <u>-</u>	RCFD B7	00	-	RCFD B7	01	١ ,	RCFD B7			B703	56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by	<u> </u>	0		<u> </u>	1	T		T	T	1		57.
item 56)	64.		A MINIST				ng of history	AF-At-Ta		RCFI	1651	37.
58. Market risk equivalent assets	25.36		10. 1191	1964			1					58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and	2.00			100				1 1		RCF	B704	
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)		1 5.4	400				alan m					59.
,	30,000				asil et a					RCF	A222	4
60. LESS: Excess allowance for loan and lease losses				e profes	•							_ 60.
		ir agrada							, de-	RCFI	3128	┥
61. LESS: Allocated transfer risk reserve				a de Silve			200	a de la	e e e e e e e e e e e e e e e e e e e	RCFI	L A223	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)	en (Fi				4 10							62.
Memoranda												
monorana			(Dollar .	Amou	nts in T	Thous	ands	RCFD	Bil N	/lil Thou]

						With a	rem	nainin	g mat	urity of	F					
		•	olum year	,	s	t	Ove		n B) e year e yeaı	s			olum r five	n C) years	1	
2. Notional principal amounts of derivative contracts:1	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
a. Interest rate contracts.	3809					8766					8767					M.2.a
b. Foreign exchange contracts	3812					8769					8770					M.2.I
c. Gold contracts	8771					8772					8773					M.2.0
d. Other precious metals contracts	8774					8775					8776					M.2.c
e. Other commodity contracts	8777					8778			-		8779					M.2.€
f. Equity derivative contracts	A000					A001					A002					M.2.f.
g. Credit derivative contracts:	146) je	000		14 137	17.			42540				. 50.5			
(1) Investment grade	C980					C981				ļ <u></u>	C982			<u> </u>		M.2.g

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....

Replace with INSERT Q

8764

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

INSERT Q - FFIEC 031

- 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
 - (2) Subinvestment grade
- 3. Credit derivative contracts:

Present value of unpaid premiums on sold credit protection that is a covered position under the market risk rule:

- a. Investment grade
- b. Subinvestment grade xxxx

	· · · · · · · · · · · · · · · · · · ·	
xxxx	xxxx	xxxx
xxxx	xxxx	xxxx
xxxx	xxxx	T xxxx T T
xxxx	xxxx	xxxx

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

	1-	olumn 4 Fan esiden Loans	nily tial	,	olumn B) Home Equity Lines		olumn Credi Card	t	(Column D) Auto Loans		Ot Cons	mn E) her sumer ans	Com and I	lumn F) nmercial ndustrial oans	(Colum All Other All Lease All Other	Loans, s, and
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil Mil	Thou	Bil N	/lil 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							ents.	197								
or with recourse or other seller- provided credit enhancements		RCFD B7	05	R	CFD B706		RCFD B7	07	RCFD B7	708	RCFI	D B709	RC	FD 8710	RCFD B	/11
 a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5) 		RCFD B7	12	R	CFD B713	<u> </u>	RCFD B7	14	RCFD 87	715	RCFI	D B716	RC	FD B717	RCFD B	718
b. Subordinated securities and other residual interests		RCFD C3			CFD C394		RCFD C3	<u> </u>	RCFD C			C C C C C C C C C C C C C C C C C C C		FD C398 FD C405	RCFD C	
c. Standby letters of credit and other enhancements	a a se a a a a a a a a a a a a a a a a a	RCFD C4	00	R X	CFD C401		RCFD C4	02	RCFD C4	103	RCF	7 (404		FB C403	(E)+	
Reporting bank's unused commit- ments to provide liquidity to structures reported in item 1		RCFD B7	26	Sec. 555.2	CFD B727	ı	RCFD B7	28	RCFD 87	729	RCF	D B730	RC	FD B731	RCFD E	732
Past due loan amounts included in item 1:		RCFD B7	33 1	F	CFD B734		RCFD B7	35 T	RCFD B	736 T	RCF	D B737	RC	FD B738	RCFD E	1739
a. 30–89 days past due		RCFD B7	40 1	F	CFD B741		RCFD B7	42	RCFD B7	743	RCFI	D B744	RC	FD B745	RCFD E	3746
 b. 90 days or more past due 5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements 										Diff.						
(calendar year-to-date): a. Charge-offs		RIAD B7			RIAD B748		RIAD B7		RIAD B7	Ι"		D B751		AD B752 AD B759	RIAD B	
b. Recoveries		NIAU B/			/WD 0122		NAU D/	Ĩ	NAC BY	Ĭ	T. A.					I

Schedule RC-S—Continued

	1– Re	olumr 4 Fan esiden Loans	nily ıtial	,	(Column B) Home Equity Lines			olumn Credit Card ceivat	t		olumn Auto Loans	·	Co	olumn Other onsum Loans	ner	Ċo	olumr mmer I Indus Loans	cial strial	All O	ther eas	nn G) Loans, es, and Assets	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mi	il Thou]
6. Amount of ownership (or seller's) interests carried as: a. Securities (included in Schedule RC-B or in Schedule RC, item 5)				F	RCFD B76	51	F	RCFD B70	62							F	RCFD B7	63	94 94 94 94 94 94 94 94 94 94 94 94 94 9			6. a .
b. Loans (included in Schedule RC-C)					RCFD B50	्राह्य स्टि		RCFD B50	100				ardi ardi			Service and	RCFD B5	, stud				6.b.
interests reported in item 6.a: a. 30–89 days past due					RCFD B76			RCFD 876			i de la companya de la companya de la companya de la companya de la companya de la companya de la companya de						RCFD B7	<u> </u>				7.a.
b. 90 days or more past due8. Charge-offs and recoveries on loan amounts included in interests reported					I RIAD B77	 	**	I RIAD B77] -			- 19			4 40		I RIAD B7	1 30 3 5 72				7.b.
in item 6.a (calendar year-to-date): a. Charge-offs					RIAD B77	Ī,,		RIAD B77				i e					RIAD B7	75				8.a. 8.b.
b. Recoveries For Securitization Facilities Sponsored				- 31 m		19.00		euk (Sa)	also September								g grand				ire are Ma	0.5.
By or Otherwise Established By Other Institutions 9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other					To the second	Section 1		colors												#360°		
institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities,	F	CFD B7	76	F	RCFD B77	77	PART F	RCFD B7	78	F	CFD B77	79	R	CFD B7	80 	. d.:	CFD B7	81	20 TO 10 TO	RCFD	B782	9.
and other enhancements		RCFD B7	C 10 70 70 70	F	RCFD B78	84		RCFD B7	Control of the Contro	F	RCFD B78	86	R	CFD B7		1	RCFD B7	788	ı	RCFD	B789	10.

Schedule RC-S—Continued

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	ì-	olumi 4 Fai esidei Loan	mily ntial	(Column B) Home Equity Lines			,	olumn Credi Card ceival	t	`	olumn Auto Loans	,	(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans All Leases, and All Other Assets		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Bank Asset Sales 11. Assets sold with recourse or other seller-provided credit enhancements		RCFD B	⊈ 790	F	÷ i	91	1.3	RCFD B7	92		RCFD B79	33	R	CFD B7	10 10 10 10 10 10 10 10 10 10 10 10 10 1	R	FD 87	95	g g F	CFD 87	96
and not securitized by the reporting bank			100	1 1 1 1 1	and the second				and Michigan			4.564	o al-i								
 Maximum amount of credit exposure arising from recourse or other seller- provided credit enhancements pro- 	ı	RCFD B	797	F	CFD B7	98 T		RCFD B7	99 T	e F	CFD B80)O	R	CFD B8	01 T	R	FD B8	002	R	CFD B8	03 T
vided to assets reported in item 11	L		J			<u> </u>	ļ		<u> </u>	l		L	<u></u>		<u> </u>	1		<u> </u>	<u> </u>	L	J

Memoranda Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement		yana Yana			
Act of 1994:	A249				M.1.a.
a. Outstanding principal balance 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	A 507		A second		İ
and open-end loans)	F699				M.2.d.
3. Asset-backed commercial paper conduits:					ĺ
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of			12,000		
credit, subordinated securities, and other enhancements:	B806		3.00		1
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B807		+	1	M.3.a.
(2) Conduits sponsored by other unrelated institutions	B007	4.00%	All Sort Section		M.3.a.
b. Unused commitments to provide liquidity to conduit structures:	B808	10-2 4	T	- Superior	l
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	2000		 	+	M.3.b.
(2) Conduits sponsored by other unrelated institutions	0407		+	 	M.3.b.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C2	[0407				J 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.

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RCFD Yes No

Schedule RC-T—Fiduciary and Related Services

Items 12 through 18, items 19.a through 23, and Memorandum item 4 will not be made-available to the public on an individual institution basis.

1.	Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	A345				1.
2.	<u> </u>	RCFD A346	Yes	No.	0	2.
3.	boos the institution have any haddary of related deliving (in the form of deserts of accounts) to	RCFD B867	Yes	N.	0	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 9, 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 19.a quarterly,
- · Items 20 through 23 annually with the December report, and
- · Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, 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 23 annually with the December report, and
- · Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, 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 11 annually with the December report, and
- · Memorandum items 1 through 3 annually with the December report.

		Ма	umn A naged ssets			Non-	lumn E Manag .ssets	,	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	edicarent	essential territoria
FIDUCIARY AND RELATED ASSETS		RCI	D B868	•		RC	FD B869		RCFD B870	RCFD B871
4. Personal trust and agency accounts	. 🔲									
5. Retirement related trust and agency accounts:		Ay.								(3) 4
a. Employee benefit—defined contribution	. 🗖	RCI	D B872			RO	FD B873		RCFD B874	RCFD B875
b. Employee benefit—defined benefit	Н	RCI	D B876			RO	FD B877		RCFD B878	RCFD B879
		RCI	D B880	,		RC	FD B881		RCFD 8882	RCFD B883
c. Other retirement accounts	.			<u> </u>	_	<u> </u>	<u> </u>			
	L.	RCI	D B884		<u> </u>	RO	FD B885	1	RCFD C001	RCFD C002
6. Corporate trust and agency accounts7. Investment management agency accounts		RCI	D B886	<u> </u>					RCFD B888	
Other fiduciary accounts		RCI	D B890	·		RC	FD B891		RCFD B892	RCFD B893

Schedule RC-T—Continued

		(Column A) Managed Assets				Non-I	umn E Manag ssets	-	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS—Continued					100				Ayrama Maria		
9. Total fiduciary accounts		RC	FD B894			RC	FD B895		RCFD B896	RCFD B897	
(sum of items 4 through 8)					Ш						9.
,		16 H			L.,	RC	FD B898			RCFD B899	
10. Custody and safekeeping accounts					Ш						10.
11. Fiduciary accounts held in foreign		RC	FN B900	Υ	<u> </u>	RC	FN B901		RCFN B902	RCFN B903	1
offices (included in items 9 and 10)			<u> </u>								11.

	Dollar Amounts in Thousand	ds RIAD	Bil	Mil	Thou	
FIDUCIARY AND RELATED SERVICES INCOME		÷l.			14.	
12. Personal trust and agency accounts	***************************************	B904				12
13. Retirement related trust and agency accounts:					4.2	
a. Employee benefit—defined contribution	***************************************	B905				13
b. Employee benefit—defined benefit		B906				13
c. Other retirement accounts						13
14. Corporate trust and agency accounts						14
15. Investment management agency accounts						15
16. Other fiduciary accounts						16
17. Custody and safekeeping accounts						17
18. Other fiduciary and related services income		1				18
19. Total gross fiduciary and related services income (sum of items					1 T	
Schedule RI, item 5.a)	• ,,	4070				19
a. Fiduciary and related services income—foreign offices		1.0	70. 70. 1, 4	2 ·	7.16.6	
(included in item 19)	B912		9.		100	19
20. Less: Expenses		C058				20
21. Less: Net losses from fiduciary and related services						21
22. Plus: Intracompany income credits for fiduciary and related serv						22
23. Net fiduciary and related services income						23

Memoranda	M	anage	d Asse	ets
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou
Managed assets held in personal trust and agency accounts:	100		(G)	
a. Noninterest-bearing deposits	B913			
b. Interest-bearing deposits	10044			
c. U.S. Treasury and U.S. Government agency obligations	10045			
d. State, county and municipal obligations				
e. Money market mutual funds				
f. Other short-term obligations				
g. Other notes and bonds				
h. Common and preferred stocks				
i. Real estate mortgages	10004			
j. Real estate				
k. Miscellaneous assets				
I. Total managed assets held in personal trust and agency accounts (sum of Memorandum		**************************************		
items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868			

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Schedule RC-T—Continued

E-mail Address (TEXT B926)

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

Dollar Amounts 2. Corporate trust and agency accounts:				(Column A) Number of Issues			Princip			
Corporate trust and agency accounts:	in Tho	usand	is Bo	ISSU FD	Jes	Tril		tandir	ng Thou	
			170	,FD I		EC 235963		FD B928		
a. Corporate and municipal trusteeships				27	1_00 V V V V V V V V V V V V V V V V V V	Cop. M. Loc. 19				M.2.a
b. Transfer agent, registrar, paying agent, and other corporate ag			1	29		1				M.2.b
Dollar Amounts in	Thous	ande	N	olumn umber Funds	of		(Column B) Market Value of Fund Assets			
Dollar Amounts III	IIIOusa	illus					RCFD Bil Mil Tho			
Collective investment funds and common trust funds:			Management of the Control		MATE.		HA.	Alexa .		
a. Domestic equity			B931			B932	-			M.3.a
b. International/Global equity			B933			B934		<u> </u>	\sqcup	M.3.b
c. Stock/Bond blend			B935			B936			$\sqcup \sqcup$	M.3.c
d. Toyoble hand			B937			B938	ļ	 	\sqcup	M.3.d
d. Taxable bond			B939			B940	1	ļ	igwdapprox	М.З.е
e. Municipal bond	•••••							1		M.3.f.
		· 1	B941			B942			├ ──	101.3.1
e. Municipal bond			B943		oper ed to	B944				
e. Municipal bondf. Short term investments/Money market	3.a		B943 B945	· · · · · · · · · · · · · · · · · · ·		B944 B946				M.3.g
e. Municipal bond f. Short term investments/Money market g. Specialty/Other h. Total collective investment funds (sum of Memorandum items :	3.a (Co Gros		B943 B945 A) sses	(Co Gro	olumr ss Lo -Man	B944 B946 B946 B) sses aged	(Co	olumn	(C)	M.3.g
e. Municipal bond f. Short term investments/Money market g. Specialty/Other h. Total collective investment funds (sum of Memorandum items :	3.a (Co Gros	olumn ss Los	B943 B945 A) sses	(Co Gro	olumr ss Lo -Man	B944 B946 B946 B) sses aged	(Co	olumn	C)	M.3.g
e. Municipal bond	3.a (Co Gros M	olumn ss Los anage	B943 B945 A) sses ed ts	(Co Gro: Non A	olumr ss Lo -Man ccour	B944 B946 B946 B946 Thou	(Co	olumn ecover	C) ries	M.3.g
e. Municipal bond	3.a (Co Gros M	olumn ss Los anage	B943 B945 A) sses ed ts	(Co Gro Non A	olumr ss Lo -Man ccour	B944 B946 B946 B946 Thou	(Co	olumn ecover	C)	M.3.g
e. Municipal bond	3.a (Cc Gros M Ac RIAD	olumn ss Los anage	B943 B945 A) sses ed ts	(Co Gro Non A	olumr ss Lo -Man ccour	B944 B946 B946 B946 Thou	(Co Re	olumn ecover	C) ries	M.3.g
e. Municipal bond f. Short term investments/Money market	(Co Gros M Ac RIAD	olumn ss Los anage	B943 B945 A) sses ed ts	(Co Gro Non A RIAD	olumr ss Lo -Man ccour	B944 B946 B946 B946 Thou	(Co Re	olumn ecover	C) ries	M.3.g M.3.h M.4.a M.4.b
e. Municipal bond	(Co Gros M Ac RIAD B947 B950	olumn ss Los anage	B943 B945 A) sses ed ts	(Co Gro: Non A RIAD B948 B951	olumr ss Lo -Man ccour	B944 B946 B946 B946 Thou	(CG Re RIAD B949 B952	olumn ecover	C) ries	M.3.g M.3.h
e. Municipal bond	3.a (CC Gros M Ac RIAD B947 B950 B953 B956	olumn ss Los anage	B943 B945 A) sses ed ts Thou	(Co Gro Non A RIAD B948 B951 B954	olumr ss Lo -Man ccour	B944 B946 B946 B946 Thou	(CG Re RIAD B949 B952 B955	olumn ecover	C) ries	M.3.g M.3.h M.4.a M.4.b M.4.c

FAX: Area code/phone number (TEXT 8964)

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 RC-T. items 12 through 18, items 19.a through 23, and Memorandum Item 4, 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 CON-TAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVID-UAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T. OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as

the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

	RCON	Yes	No
Comments?	6979		

BANK MANAGEMENT STATEMENT (please type or print clearly):