

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

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Disclosure of Estimated Burden

40.7 The estimated average burden associated with this information collection is ~~40.0~~ ^{65.0} hours per respondent and is estimated to vary from 16 to ~~60.6~~ 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

Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter and (2) the person at the bank—other than the Chief Financial Officer (or equivalent) — to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter “none” for the contact’s e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

Chief Financial Officer (or Equivalent) Signing the Reports

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

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

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4086)

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

FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

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

FAX: Area code/phone number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

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

FAX: Area code/phone number (TEXT C375)

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

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

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

FAX: Area code/phone number (TEXT C441)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

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

FAX: Area code/phone number (TEXT C874)

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

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

FAX: Area code/phone number (TEXT C446)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

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

FAX: Area code/phone number (TEXT C879)

Consolidated Report of Income
for the period January 1, ~~2008~~ ~~September 30, 2008~~ 2009 - December 31, 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

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate:					
(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:					
(1) Credit cards.....	B485				1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit 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	B487				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059				1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010				1.a.(3)
b. Income from lease financing receivables	4065				1.b.
c. Interest income on balances due from depository institutions ¹	4115				1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488				1.d.(1)
(2) Mortgage-backed securities.....	B489				1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060				1.d.(3)
e. Interest income from trading assets	4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020				1.f.
g. Other interest income	4518				1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g).....	4107				1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508				2.a.(1)(a)
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs).....	0093				2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	A517				2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000	A518				2.a.(1)(a)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172				2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180				2.b.
c. Interest on trading liabilities and other borrowed money.....	4185				2.c.

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

Schedule RI—Continued

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

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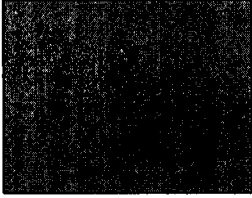
* Describe on Schedule RI-E—Explanations

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.

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12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)		xxxx			
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)		xxxx			
14. Net income (loss) attributable to bank (item 12 minus item 13) .		4340			

Schedule RI—Continued

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

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

	Year-to-date				
	RIAD	Bil	Mil	Thou	
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):					
a. Interest rate exposures	8757				M.8.a.
b. Foreign exchange exposures	8758				M.8.b.
c. Equity security and index exposures	8759				M.8.c.
d. Commodity and other exposures	8760				M.8.d.
e. Credit exposures	F186				M.8.e.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading	C889				M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890				M.9.b.
10. Credit losses on derivatives (see instructions)	A251				M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD	Yes	No		M.11.
	A530				

Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.

	Year-to-date				
	RIAD	Bil	Mil	Thou	
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1))	F228				M.12.

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

	Year-to-date				
	RIAD	Bil	Mil	Thou	
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets	F551				M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552				M.13.a.(1)
b. Net gains (losses) on liabilities	F553				M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554				M.13.b.(1)

² For example, a bank acquired on March 1, 2008, would report 20080301.

¹ 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 Capital **DRAFT**

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217				1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507				2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508				3.
4. Net income (loss) (must equal Schedule RI, item 12, 14)..... <i>attributable to bank</i>	4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509				5.
6. Treasury stock transactions, net	B510				6.
7. Changes incident to business combinations, net	4356				7.
8. LESS: Cash dividends declared on preferred stock	4470				8.
9. LESS: Cash dividends declared on common stock	4460				9.
10. Other comprehensive income ¹	B511				10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415				11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)..... <i>bank</i>	3210				12.

* Describe on Schedule RI-E—Explanations.

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

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

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

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

Dollar Amounts in Thousands

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

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

Schedule RI-B—Continued

Part I. Continued

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

Memoranda

	(Column A) Charge-offs ¹				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409				5410				M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652				4662				M.2.
3. Not applicable									
<p><i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i></p>									
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	C388								M.4.

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

Part II. Changes in Allowance for Loan and Lease Losses

		Dollar Amounts in Thousands				
		RIAD	Bil	Mil	Thou	
1.	Balance most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522				1.
2.	Recoveries (must equal part I, item 9, column B, above)	4605				2.
3.	LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079				3.
4.	LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523				4.
5.	Provision for loan and lease losses (must equal Schedule RI, item 4)	4230				5.
6.	Adjustments* (see instructions for this schedule)	C233				6.
7.	Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123				7.

* Describe on Schedule RI-E—Explanations.

Memoranda

		Dollar Amounts in Thousands				
		RIAD	Bil	Mil	Thou	
1.	Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	C435				M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>						
2.	Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389				M.2.
3.	Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	C390				M.3.
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.

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

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

Schedule RI-E—Continued

Dollar Amounts in Thousands

		Year-to-date				
		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):						
a.	Cumulative effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option...	F465				4.a.
b.	<input type="text" value="TEXT"/> <input type="text" value="B527"/>	B527				4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
a.	<input type="text" value="TEXT"/> <input type="text" value="4498"/>	4498				5.a.
b.	<input type="text" value="TEXT"/> <input type="text" value="4499"/>	4499				5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):						
a.	<input type="text" value="TEXT"/> <input type="text" value="4521"/>	4521				6.a.
b.	<input type="text" value="TEXT"/> <input type="text" value="4522"/>	4522				6.b.

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

Comments?

RIAD	Yes	No
4769		

7.

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

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for ~~September 30, 2008~~ December 31, 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							
1. Cash and balances due from depository institutions (from Schedule RC-A):							
a. Noninterest-bearing balances and currency and coin ¹	0081						1.a.
b. Interest-bearing balances ²	0071						1.b.
2. Securities:							
a. Held-to-maturity securities (from Schedule RC-B, column A)	1754						2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	1773						2.b.
3. Federal funds sold and securities purchased under agreements to resell:							
a. Federal funds sold in domestic offices	RCON B987						3.a.
b. Securities purchased under agreements to resell ³	RCFD B989						3.b.
4. Loans and lease financing receivables (from Schedule RC-C):		RCFD					
a. Loans and leases held for sale		5369					4.a.
b. Loans and leases, net of unearned income	B528						4.b.
c. LESS: Allowance for loan and lease losses	3123						4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	B529						4.d.
5. Trading assets (from Schedule RC-D)	3545						5.
6. Premises and fixed assets (including capitalized leases)	2145						6.
7. Other real estate owned (from Schedule RC-M)	2150						7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	2130						8.
9. Not applicable INSERT E							
10. Intangible assets:							
a. Goodwill	3163						10.a.
b. Other intangible assets (from Schedule RC-M)	0426						10.b.
11. Other assets (from Schedule RC-F)	2160						11.
12. Total assets (sum of items 1 through 11)	2170						12.

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.

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9. Direct and indirect investments in real estate ventures

XXX			
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Schedule RC—Continued

Dollar Amounts in Thousands

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

Replace with INSERT 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.

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- 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
 - b. Accumulated other comprehensive income
 - c. Other equity capital components
- 27.
 - a. Total bank equity capital (sum of items 23 through 26.c)
 - b. Noncontrolling (minority) interests in consolidated subsidiaries
- 28. Total equity capital (sum of items 27.a and 27.b)
- 29. Total liabilities and equity capital (sum of items 21 and 28)

3838			
3230			
3839			
3632			
B530			
A130			
3210			
3000			
xxxx			
3300			

INSERT C – FFIEC 031

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCFD	MM	DD
XXXX		

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

Exclude assets held for trading.

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

Schedule RC-B—Securities

Exclude assets held for trading.

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

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

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

Schedule RC-B—Continued

Replace with INSERT F

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale																																																																								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value																																																																				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou																																																																	
4. Mortgage-backed securities (MBS):	REDACTED																																																																																
a. Pass-through securities:																	REDACTED																																																																
(1) Guaranteed by GNMA																																	1698				1699				1701				1702				4.a.(1)																																
(2) Issued by FNMA and FHLMC																																	1703				1705				1706				1707				4.a.(2)																																
(3) Other pass-through securities.																																	1709				1710				1711				1713				4.a.(3)																																
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																																	REDACTED																																																
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA																																																	1714				1715				1716				1717				4.b.(1)																
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA																																																	1718				1719				1731				1732				4.b.(2)																
(3) All other mortgage-backed securities																																																	1733				1734				1735				1736				4.b.(3)																
5. Asset-backed securities (ABS)																																																	C026				C988				C989				C027				5.																
6. Other debt securities:																																																	REDACTED																																
a. Other domestic debt securities																																																																	1737				1738				1739				1741				6.a.
b. Foreign debt securities																																																																	1742				1743				1744				1746				6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ¹																																																																									A510				A511				7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)																																																																	1754				1771				1772				1773				8.

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

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4. Mortgage-backed securities (MBS):

a. Residential pass-through securities:

- (1) Guaranteed by GNMA
- (2) Issued by FNMA and FHLMC
- (3) Other pass-through securities

b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):

- (1) Issued or guaranteed by FNMA, FHLMC, or GNMA
- (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA
- (3) All other residential MBS

c. Commercial MBS:

- (1) Commercial pass-through securities
- (2) Other commercial MBS

5. Asset-backed securities and structured financial products:

- a. Asset-backed securities (ABS)**
- b. Structured financial products:**
 - (1) Cash
 - (2) Synthetic
 - (3) Hybrid

	xxxx				xxxx				xxxx				xxxx			
	xxxx				xxxx				xxxx				xxxx			
	xxxx				xxxx				xxxx				xxxx			
	xxxx				xxxx				xxxx				xxxx			
	xxxx				xxxx				xxxx				xxxx			
	xxxx				xxxx				xxxx				xxxx			
	xxxx				xxxx				xxxx				xxxx			
	xxxx				xxxx				xxxx				xxxx			
	xxxx				xxxx				xxxx				xxxx			

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

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

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

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

³ Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

⁴ Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 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.

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands

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

INSERT 6

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

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

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.

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

Schedule RC-C—Continued

Part I. Continued

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

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Loans secured by 1–4 family residential properties in domestic offices	F576				M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCFD				M.1.b.
	1616				
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: ^{1, 2}	RCON				
(1) Three months or less	A564				M.2.a.(1)
(2) Over three months through 12 months	A565				M.2.a.(2)
(3) Over one year through three years	A566				M.2.a.(3)
(4) Over three years through five years.....	A567				M.2.a.(4)
(5) Over five years through 15 years.....	A568				M.2.a.(5)
(6) Over 15 years	A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: ^{1, 3}	RCON				
(1) Three months or less	A570				M.2.b.(1)
(2) Over three months through 12 months	A571				M.2.b.(2)
(3) Over one year through three years	A572				M.2.b.(3)
(4) Over three years through five years.....	A573				M.2.b.(4)
(5) Over five years through 15 years.....	A574				M.2.b.(5)
(6) Over 15 years	A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	RCON				
	A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A ⁴	RCFD				
	2746				M.3.

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.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370				M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A)	RCFD B837				M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....	C391				M.6.
Memorandum item 7 is to be completed by all banks.					
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance	C779				M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	C780				M.7.b.
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b)).....	RCON F230				M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2007, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....	F231				M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the carrying amount reported in Memorandum item 8.a above.....	F232				M.8.c.
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577				M.9.

Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.

Dollar Amounts in Thousands

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):									
a. Loans secured by real estate	F608								M.10.a.
(1) Construction, land development, and other land loans					F578				M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					F579				M.10.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					F580				M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(1) Secured by first liens					F581				M.10.a.(3)(b)(1)
(2) Secured by junior liens					F582				M.10.a.(3)(b)(2)

Schedule RC-C—Continued

Part I. Continued

Dollar Amounts in Thousands

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. a. (4) Secured by multifamily (5 or more) residential properties					F583				M.10.a.(4)
(5) Secured by nonfarm nonresidential properties					F584				M.10.a.(5)
b. Commercial and industrial loans	F585				F585				M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F586				F586				M.10.c.(1)
(2) Other revolving credit plans	F587				F587				M.10.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	F588				F588				M.10.c.(3)
d. Other loans	F589				F589				M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):									
a. Loans secured by real estate	F609								M.11.a.
(1) Construction, and land development, and other land loans					F590				M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					F591				M.11.a.(2)
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					F592				M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:									
(1) Secured by first liens					F593				M.11.a.(3)(b)(1)
(2) Secured by junior liens					F594				M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties					F595				M.11.a.(4)
(5) Secured by nonfarm nonresidential properties					F596				M.11.a.(5)
b. Commercial and industrial loans	F597				F597				M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F598				F598				M.11.c.(1)
(2) Other revolving credit plans	F599				F599				M.11.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	F600				F600				M.11.c.(3)
d. Other loans	F601				F601				M.11.d.

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	(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected									
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:												
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
a. Loans secured by real estate ..	xxxx				xxxx				xxxx			
b. Commercial and industrial loans	xxxx				xxxx				xxxx			
c. Loans to individuals for household, family, and other personal expenditures	xxxx				xxxx				xxxx			
d. All other loans and all leases ..	xxxx				xxxx				xxxx			

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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			
	xxxx			
	RCFD			
	xxxx			

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

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

RCON	Yes		No
6999			

1.

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

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

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

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

Number of Loans	
RCON	
5562	
RCON	
5563	

2.a.

2.b.

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

Dollar Amounts in Thousands

- Number and amount **currently outstanding** of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):
 - With **original amounts** of \$100,000 or less
 - With **original amounts** of more than \$100,000 through \$250,000
 - With **original amounts** of more than \$250,000 through \$1,000,000
- 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):
 - With **original amounts** of \$100,000 or less
 - With **original amounts** of more than \$100,000 through \$250,000
 - With **original amounts** of more than \$250,000 through \$1,000,000

(Column A)		(Column B)			
Number of Loans		Amount Currently Outstanding			
RCON		RCON	Bil	Mil	Thou
5564		5565			
5566		5567			
5568		5569			
5570		5571			
5572		5573			
5574		5575			

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

RCON	Yes		No
6860			

5.

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

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

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

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

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

Number of Loans	
RCON	
5576	

6.a.

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.)

RCON	
5577	

6.b.

Dollar Amounts in Thousands

7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):

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

(Column A)		(Column B)			
Number of Loans		Amount Currently Outstanding			
RCON		RCON	Bil	Mil	Thou
5578		5579			
5580		5581			
5582		5583			

7.a.
7.b.
7.c.

8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3, column B):

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

5584		5585			
5586		5587			
5588		5589			

8.a.
8.b.
8.c.

Schedule RC-D—Trading Assets and Liabilities

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

Replace with INSERT I

Dollar Amounts in Thousands

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
ASSETS									
1. U.S. Treasury securities	3531				3531				1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532				3532				2.
3. Securities issued by states and political subdivisions in the U.S.	3533				3533				3.
4. Mortgage-backed securities (MBS):									
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	3534				3534				4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535				3535				4.b.
c. All other mortgage-backed securities	3536				3536				4.c.
5. Other debt securities	3537				3537				5.
6. Loans:									
a. Loans secured by real estate	F610								6.a.
(1) Construction, land development, and other land loans					F604				6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					F605				6.a.(2)
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit ...					F606				6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:									
(1) Secured by first liens					F607				6.a.(3)(b)(1)
(2) Secured by junior liens.....					F611				6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties					F612				6.a.(4)
(5) Secured by nonfarm nonresidential properties					F613				6.a.(5)
b. Commercial and industrial loans	F614				F614				6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F615				F615				6.c.(1)
(2) Other revolving credit plans	F616				F616				6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	F617				F617				6.c.(3)
d. Other loans	F618				F618				6.d.
7.-8. Not applicable									
9. Other trading assets	3541				3541				9.
10. Not applicable									
11. Derivatives with a positive fair value	3543				3543				11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545				3545				12.
LIABILITIES									
13. a. Liability for short positions	3546				3546				13.a.
b. Other trading liabilities	F624				F624				13.b.
14. Derivatives with a negative fair value	3547				3547				14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548				3548				15.

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

XXXX				XXXX			
XXXX				XXXX			
XXXX				XXXX			
XXXX				XXXX			
XXXX				XXXX			
XXXX				XXXX			
XXXX				XXXX			
XXXX				XXXX			

Schedule RC-D—Continued

Memoranda

Dollar Amounts in Thousands

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):									
a. Loans secured by real estate	F790								M.1.a.
(1) Construction, land development, and other land loans.....					F625				M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....					F626				M.1.a.(2)
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....					F627				M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:									
(1) Secured by first liens.....					F628				M.1.a.(3)(b)(1)
(2) Secured by junior liens.....					F629				M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....					F630				M.1.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F631				M.1.a.(5)
b. Commercial and industrial loans	F632				F632				M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F633				F633				M.1.c.(1)
(2) Other revolving credit plans.....	F634				F634				M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F635				F635				M.1.c.(3)
d. Other loans	F636				F636				M.1.d.
Not applicable									
2. Loans measured at fair value that are past due 90 days or more									
a. Fair value.....	F639				F639				M.2.a.
b. Unpaid principal balance.....	F640				F640				M.2.b.

INSERT J
Memorandum items 4 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	
5. Asset-backed securities:					
a. Residential mortgage-backed securities.....	F641				M.4.a.
b. Commercial mortgage-backed securities.....	F642				M.4.b.
a. Credit card receivables.....	F643				M.4.c. 5.a.,
b. Home equity lines.....	F644				M.4.d. 5.b.,
c. Automobile loans.....	F645				M.4.e. 5.c.,
d. Other consumer loans.....	F646				M.4.f. 5.d.,
e. Commercial and industrial loans.....	F647				M.4.g. 5.e.,
f. Other.....	F648				M.4.h. 5.f.,
5. Collateralized debt obligations:					
a. Synthetic.....	F649				M.5.a.
b. Other.....	F650				M.5.b.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	F651				M.6.

Schedule RC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
7. Equity securities:					
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):					
a. TEXT F655	F655				M.9.a.
b. TEXT F656	F656				M.9.b.
c. TEXT F657	F657				M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):					
a. TEXT F658	F658				M.10.a.
b. TEXT F659	F659				M.10.b.
c. TEXT F660	F660				M.10.c.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

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

Memoranda

Dollar Amounts in Thousands	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835				M.1.a.
b. Total brokered deposits	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): ¹					
(1) Brokered deposits issued in denominations of less than \$100,000	2343				M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts	2344				M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs).....	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	0352				M.2.a.(2)
b. Total time deposits of less than \$100,000	6648				M.2.b.
c. Total time deposits of \$100,000 or more	2604				M.2.c.
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above	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	A581					M.3.a.(3)
(4) Over three years	A582					M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³						
	A241					M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:						
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: ^{1, 4}						
(1) Three months or less	A584					M.4.a.(1)
(2) Over three months through 12 months	A585					M.4.a.(2)
(3) Over one year through three years	A586					M.4.a.(3)
(4) Over three years	A587					M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (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.

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.

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					1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554					2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625					3.
4. Foreign governments and official institutions (including foreign central banks)	2650					4.
5. U.S. Government and states and political subdivisions in the U.S.	B555					5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200					6.

Memorandum

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

Schedule RC-F—Other Assets

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

Schedule RC-G—Other Liabilities

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

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

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

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

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

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

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

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. and 2. Not applicable					
3. Securities purchased under agreements to resell.....	B989				3.
4. Securities sold under agreements to repurchase.....	B995				4.
5. Other borrowed money	3190				5.
<i>EITHER</i>					
6. Net due <i>from</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163				6.
<i>OR</i>					
7. Net due <i>to</i> 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 IBFs)	2192				8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129				9.
In items 10–17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.					
10. U.S. Treasury securities	1039				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):					
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):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	1209				13.b.(1)
(2) All other mortgage-backed securities.....	1280				13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities).....	1281				14.
15. Foreign debt securities (include foreign asset-backed securities)	1282				15.
16. Investments in mutual funds and other equity securities with readily determinable fair values.....	A510				16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	1374				17.
18. Equity securities that do not have readily determinable fair values	1752				18.

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Schedule RC-I—Assets and Liabilities of IBFs

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

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

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	(Column A) Amortized (Historical) Cost of Held-to-Maturity Securities				(Column B) Fair Value of Available-for- Sale Securities			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
10. U.S. Treasury securities.....	XXXX				XXXX			
11. U.S. Government agency obligations (exclude mortgage-backed securities)	XXXX				XXXX			
12. Securities issued by states and political subdivisions in the U.S.	XXXX				XXXX			
13. Mortgage-backed securities (MBS):								
a. Pass-through securities:								
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	XXXX				XXXX			
(2) Other pass-through securities	XXXX				XXXX			
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):								
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	XXXX				XXXX			
(2) All other mortgage-backed securities	XXXX				XXXX			
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	XXXX				XXXX			
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	XXXX				XXXX			
16. Investments in mutual funds and other equity securities with readily determinable fair values	XXXX				XXXX			
17. Total held-to-maturity and available-for- sale securities (sum of items 10 through 16)	XXXX				XXXX			

Schedule RC-K—Quarterly Averages¹

		Dollar Amounts in Thousands					
		RCFD	Tril	Bil	Mil	Thou	
ASSETS							
1.	Interest-bearing balances due from depository institutions.....	3381					1.
2.	U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage-backed securities).....	B558					2.
3.	Mortgage-backed securities ²	B559					3.
4.	All other securities ^{2, 3} (includes securities issued by states and political subdivisions in the U.S.).....	B560					4.
5.	Federal funds sold and securities purchased under agreements to resell.....	3365					5.
6.	Loans:						
	a. Loans in domestic offices:	RCFN					
	(1) Total loans.....	3360					6.a.(1)
	(2) Loans secured by real estate:						
	(a) Loans secured by 1-4 family residential properties.....	3465					6.a.(2)(a)
	(b) All other loans secured by real estate.....	3466					6.a.(2)(b)
	(3) Loans to finance agricultural production and other loans to farmers.....	3386					6.a.(3)
	(4) Commercial and industrial loans.....	3387					6.a.(4)
	(5) Loans to individuals for household, family, and other personal expenditures:						
	(a) Credit cards.....	B561					6.a.(5)(a)
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B562					6.a.(5)(b)
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN 3360					6.b.
7.	Trading assets.....	RCFD 3401					7.
8.	Lease financing receivables (net of unearned income).....	RCFD 3484					8.
9.	Total assets ⁴	RCFD 3368					9.
LIABILITIES							
10.	Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	3485					10.
11.	Nontransaction accounts in domestic offices:						
	a. Savings deposits (includes MMDAs).....	B563					11.a
	b. Time deposits of \$100,000 or more.....	A514					11.b
	c. Time deposits of less than \$100,000.....	A529					11.c.
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN 3404					12.
13.	Federal funds purchased and securities sold under agreements to repurchase.....	RCFD 3353					13.
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD 3355					14.

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.

Dollar Amounts in Thousands

		RCFD	Bil	Mil	Thou					
1. Unused commitments:										
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	3814				1.a.				
b.	Credit card lines	3815				1.b.				
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate:										
(a)	1-4 family residential construction loan commitments	F164				1.c.(1)(a)				
(b)	Commercial real estate, other construction loan, and land development loan commitments	F165				1.c.(1)(b)				
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate										
		6550				1.c.(2)				
d.	Securities underwriting	3817				1.d.				
e.	Other unused commitments	3818				1.e.				
2. Financial standby letters of credit and foreign office guarantees										
a.	Amount of financial standby letters of credit conveyed to others	3820				2.a.				
3. Performance standby letters of credit and foreign office guarantees										
a.	Amount of performance standby letters of credit conveyed to others	3822				3.a.				
4. Commercial and similar letters of credit										
		3411				4.				
5. Not applicable										
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)										
		3433				6.				
7. Credit derivatives:										
		(Column A)		(Column B)						
		Guarantor		Beneficiary						
		RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
a.	Notional amounts:									
(1)	Credit default swaps	C968				C969				7.a.(1)
(2)	Total return swaps	C970				C971				7.a.(2)
(3)	Credit options	C972				C973				7.a.(3)
(4)	Other credit derivatives	C974				C975				7.a.(4)
b.	Gross fair values:									
(1)	Gross positive fair value	C219				C221				7.b.(1)
(2)	Gross negative fair value	C220				C222				7.b.(2)
8. Spot foreign exchange contracts										
		8765								8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")										
a.	Securities borrowed	3432								9.a.
b.	Commitments to purchase when-issued securities	3434								9.b.
c.	Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf	C978								9.c.
d.	TEXT 3555	3555								9.d.
e.	TEXT 3556	3556								9.e.
f.	TEXT 3557	3557								9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")										
a.	Commitments to sell when-issued securities	5591								10.
b.	TEXT 5592	5592								10.a.
c.	TEXT 5593	5593								10.b.
d.	TEXT 5594	5594								10.c.
e.	TEXT 5595	5595								10.d.

Item 3.a is to be completed by banks with \$1 billion or more in total assets.
Item 2.a is to be completed by banks with \$1 billion or more in total assets.

¹ The \$1 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 treatment:

(1) Positions covered under the Market Risk Rule:

(a) Sold protection

(b) Purchased protection

(2) All other positions:

(a) Sold protection

(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes

(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes

RCFD	Bil	Mil	Thou
xxxx			
xxxx			
xxxx			
xxxx			
xxxx			

Remaining Maturity of:

(Column A) One Year or Less	(Column B) Over One Year Through Five Years	(Column C) Over Five Years
--------------------------------	---	-------------------------------

d. Notional amounts by remaining maturity:

(1) Sold credit protection:

(a) Investment grade

(b) Subinvestment grade ...

(2) Purchased credit protection:

(a) Investment grade

(b) Subinvestment grade ...

RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
xxxx				xxxx				xxxx			
xxxx				xxxx				xxxx			
xxxx				xxxx				xxxx			
xxxx				xxxx				xxxx			

Schedule RC-L—Continued

Dollar Amounts in Thousands

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

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
Derivatives Position Indicators																	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																	
a. Futures contracts.....																	12.a.
b. Forward contracts.....																	12.b.
c. Exchange-traded option contracts:																	
(1) Written options.....																	12.c.(1)
(2) Purchased options.....																	12.c.(2)
d. Over-the-counter option contracts:																	
(1) Written options.....																	12.d.(1)
(2) Purchased options.....																	12.d.(2)
e. Swaps.....																	12.e.
13. Total gross notional amount of derivative contracts held for trading.....																	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....																	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....																	14.a.
15. Gross fair values of derivative contracts:																	
a. Contracts held for trading:																	
(1) Gross positive fair value.....																	15.a.(1)
(2) Gross negative fair value.....																	15.a.(2)
b. Contracts held for purposes other than trading:																	
(1) Gross positive fair value.....																	15.b.(1)
(2) Gross negative fair value.....																	15.b.(2)

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

	(Column A) Banks and Securities Firms				(Column B) Monoline Financial Guarantors				Column C) Hedge Funds				Column D) Sovereign Governments				(Column E) Corporations and All Other Counterparties			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
16. Over-the counter derivatives:																				
a. Net current credit exposure	XXXX				XXXX				XXXX				XXXX				XXXX			
b. Fair value of collateral:																				
(1) Cash – U.S. dollar ..	XXXX				XXXX				XXXX				XXXX				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				XXXX				XXXX			
(7) All other collateral ..	XXXX				XXXX				XXXX				XXXX				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 Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	6164				1.a.
b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165				1.b.
2.	Intangible assets other than goodwill:					
a.	Mortgage servicing assets.....	3164				2.a.
	(1) Estimated fair value of mortgage servicing assets.....	A590				2.a.(1)
b.	Purchased credit card relationships and nonmortgage servicing assets.....	B026				2.b.
c.	All other identifiable intangible assets.....	5507				2.c.
d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	0426				2.d.
3.	Other real estate owned:					
a.	Direct and indirect investments in real estate ventures.....	5372				3.a.
b.	All other real estate owned:	RCFN				
a.	Construction, land development, and other land in domestic offices.....	5508				3.b.(1) a.
b.	Farmland in domestic offices.....	5509				3.b.(2) b.
c.	1-4 family residential properties in domestic offices.....	5510				3.b.(3) c.
d.	Multifamily (5 or more) residential properties in domestic offices.....	5511				3.b.(4) d.
e.	Nonfarm nonresidential properties in domestic offices.....	5512				3.b.(5) e.
f.	Foreclosed properties from "GNMA loans".....	C979				3.b.(6) f.
g.	In foreign offices.....	RCFN 5513				3.b.(7) g.
h.	Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7).....	RCFD 2150				3.a. h.
4.	Investments in unconsolidated subsidiaries and associated companies: <i>Not applicable</i>					
a.	Direct and indirect investments in real estate ventures.....	5374				4.a.
b.	All other investments in unconsolidated subsidiaries and associated companies.....	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:					
a.	Federal Home Loan Bank advances:					
	(1) Advances with a remaining maturity or next repricing date of: ¹					
	(a) One year or less.....	F055				5.a.(1)(a)
	(b) Over one year through three years.....	F056				5.a.(1)(b)
	(c) Over three years through five years.....	F057				5.a.(1)(c)
	(d) Over five years.....	F058				5.a.(1)(d)
	(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ²	2651				5.a.(2)
	(3) Structured advances (included in items 5.a.(1)(a) – (d) above).....	F059				5.a.(3)
b.	Other borrowings:					
	(1) Other borrowings with a remaining maturity or next repricing date of: ³					
	(a) One year or less.....	F060				5.b.(1)(a)
	(b) Over one year through three years.....	F061				5.b.(1)(b)
	(c) Over three years through five years.....	F062				5.b.(1)(c)
	(d) Over five years.....	F063				5.b.(1)(d)
	(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) ⁴	B571				5.b.(2)
c.	Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16).....	3190				5.c.

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

² Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.

³ Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

⁴ Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-M—Continued

		Dollar Amounts in Thousands				
		RCFD	Yes		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) <small>TEXT 4087</small> http://.....					8.
		RCFD	Yes		No	
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	4088				9.
		RCON	Bil	Mil	Thou	
10.	Secured liabilities:					
a.	Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	F064				10.a.
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	F065				10.b.

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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			
	YES		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				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Loans secured by real estate:													
a. Construction, land development, and other land loans in domestic offices:													
(1) 1–4 family residential construction loans.....	F172				F174				F176				1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173				F175				F177				1.a.(2)
b. Secured by farmland in domestic offices	3493				3494				3495				1.b.
c. Secured by 1–4 family residential properties in domestic offices:													
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:													
(a) Secured by first liens	C236				C237				C229				1.c.(2)(a)
(b) Secured by junior liens	C238				C239				C230				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178				F180				F182				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179				F181				F183				1.e.(2)
f. In foreign offices	RCFN				RCFN				RCFN				1.f.
B572					B573				B574				
2. Loans to depository institutions and acceptances of other banks:													
a. To U.S. banks and other U.S. depository institutions	RCFD				RCFD				RCFD				2.a.
5377					5378				5379				2.a.
b. To foreign banks.....	5380				5381				5382				2.b.
3. Loans to finance agricultural production and other loans to farmers	1594				1597				1583				3.
4. Commercial and industrial loans:													
a. To U.S. addressees (domicile)	1251				1252				1253				4.a.
b. To non-U.S. addressees (domicile)	1254				1255				1256				4.b.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards.....	B575				B576				B577				5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578				B579				B580				5.b.
6. Loans to foreign governments and official institutions	5389				5390				5391				6.
7. All other loans	5459				5460				5461				7.

Schedule RC-N—Continued

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

Replace with INSERT N

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
8. Lease financing receivables:													
a. Leases to individuals for household, family, and other personal expenditures	F166				F167				F168				8.a.
b. All other leases	F169				F170				F171				8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505				3506				3507				9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....	5612				5613				5614				10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans").....	5615				5616				5617				10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	C866				C867				C868				10.b.

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):													
a. Loans secured by 1-4 family residential properties in domestic offices	F661				F662				F663				M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCFD 1658				RCFD 1659				RCFD 1661				M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558				6559				6560				M.2.
3. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-N, item 1, above)	1248				1249				1250				M.3.
4. Not applicable													

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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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):													
a. Loans and leases held for sale	C240				C241				C226				M.5.a.
b. Loans measured at fair value:													
(1) Fair value	F664				F665				F666				M.5.b.(1)
(2) Unpaid principal balance	F667				F668				F669				M.5.b.(2)

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

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

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

All banks must complete items 1 through 3, ^{items 7 and 8,} 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	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236							1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	F237							2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFN							
	F234							3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCFD							
	F238							4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	F239							5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above)	RCFN							
	F235							6.

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Memoranda

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
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							M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) 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) 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) of more than \$100,000	F052							M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: ¹								
(1) Amount of retirement deposit accounts of \$250,000 or less	F045							M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)	F046							M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: ¹								
(1) Amount of retirement deposit accounts of more than \$250,000	F047							M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000	F048							M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.²								
2. Estimated amount of uninsured assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions)	5597							M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:								
	RCON	FDIC Cert No.						
	A545							M.3.

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, 2007, 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):
- a. One year or less
 - b. Over one year through three years
 - c. Over three years through five years
 - d. Over five years
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
 - b. Over one year through three years
 - c. Over three years through five years
 - d. Over five years

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

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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

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

Schedule RC-Q is to be completed by banks that (1) 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.

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	RCFD		RCFD		RCFD		RCFD		RCFD	
Dollar Amounts in Thousands										
ASSETS										
1. Available-for-sale securities.....	xxxx		xxxx		xxxx		xxxx		xxxx	
2. Federal funds sold and securities purchased under agreements to resell.....	xxxx		xxxx		xxxx		xxxx		xxxx	
3. Loans and leases held for sale.....										
4. Loans and leases held for investment.....	xxxx		xxxx		xxxx		xxxx		xxxx	
5. Trading assets:										
a. Derivative assets.....	3543		xxxx		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 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		xxxx		xxxx	
LIABILITIES										
8. Deposits.....	F252		F686		F694		F253		F254	
9. Federal funds purchased and securities sold under agreements to repurchase...	xxxx		xxxx		xxxx		xxxx		xxxx	
10. Trading liabilities:										
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	
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):	xxxx		xxxx		xxxx		xxxx		xxxx	
a. Loan commitments (not accounted for as derivatives).....	F261		F689		F697		F262		F263	
b. Nontrading derivative liabilities.....	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	

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
Tier 1 capital bank					
1. Total equity capital (from Schedule RC, item 28, 2.7.a.)	3210				1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a gain, report as a positive value; if a loss, report as a negative value)	8434				2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities ¹ (report loss as a positive value)	A221				3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, report as a positive value; if a loss, report as a negative value)	4336				4.
5. LESS: Nonqualifying perpetual preferred stock <i>non controlling</i>	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 for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264				7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	C227				8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships	B591				9.a.
b. LESS: Disallowed deferred tax assets	5610				9.b.
10. Other additions to (deductions from) Tier 1 capital	B592				10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274				11.

Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock	5306				12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593				13.
14. Allowance for loan and lease losses includible in Tier 2 capital	5310				14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221				15.
16. Other Tier 2 capital components	B594				16.
17. Tier 2 capital (sum of items 12 through 16)	5311				17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275				18.
19. Tier 3 capital allocated for market risk	1395				19.
20. LESS: Deductions for total risk-based capital	B595				20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792				21.

	RCFD	Tril	Bil	Mil	Thou	
Total assets for leverage ratio						
22. Average total assets (from Schedule RC-K, item 9)	3368					22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590					23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591					24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610					25.
26. LESS: Other deductions from assets for leverage capital purposes	B596					26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224					27.

	RCFD	Bil	Mil	Thou	
Adjustments for financial subsidiaries					
28. a. Adjustment to Tier 1 capital reported in item 11	C228				28.a.
b. Adjustment to total risk-based capital reported in item 21	B503				28.b.
29. Adjustment to risk-weighted assets reported in item 62	B504				29.
30. Adjustment to average total assets reported in item 27	B505				30.

Capital ratios

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

	(Column A)		(Column B)		
RCFD	Percentage		RCFD	Percentage	
31. Tier 1 leverage ratio ²	7273	— — — —	7204	— — — —	31.
32. Tier 1 risk-based capital ratio ³	7274	— — — —	7206	— — — —	32.
33. Total risk-based capital ratio ⁴	7275	— — — —	7205	— — — —	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

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).

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

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

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.

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53. Unused commitments:

a. With an original maturity exceeding one year

b. With an original maturity of one year or less to asset-backed commercial paper conduits

RCFD 3833		RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691
	.50					
RCFD XXXX		RCFD XXXX	RCFD XXXX	RCFD XXXX	RCFD XXXX	RCFD XXXX
	.10					

Schedule RC-R—Continued

Dollar Amounts in Thousands

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

Memoranda

Dollar Amounts in Thousands

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	RCFD	Bil	Mil	Thou	M.1
	8764				

2. Notional principal amounts of derivative contracts:¹

	With a remaining maturity of															
	(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
	RCFD	Tril	Bil	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.b.
c. Gold contracts.....	8771					8772					8773					M.2.c.
d. Other precious metals contracts.....	8774					8775					8776					M.2.d.
e. Other commodity contracts.....	8777					8778					8779					M.2.e.
f. Equity derivative contracts.....	A000					A001					A002					M.2.f.
g. Credit derivative contracts:																
(1) Investment grade.....	C980					C981					C982					M.2.g.(1)
(2) Subinvestment grade.....	C983					C984					C985					M.2.g.(2)

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

Replace with INSERT Q

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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
XXXX	XXXX	XXXX

Schedule RC-S—Continued

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

Schedule RC-S—Continued

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

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

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

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

Schedule RC-T—Fiduciary and Related Services

~~Items 12 through 18, items 10.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.)..... | RCFD
A345 | Yes | | No | 1. |
| 2. Does the institution exercise the fiduciary powers it has been granted? | RCFD
A346 | Yes | | No | 2. |
| 3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)..... | RCFD
B867 | Yes | | No | 3. |

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

Institutions with total fiduciary assets (item 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.

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
Dollar Amounts in Thousands											
FIDUCIARY AND RELATED ASSETS											
4. Personal trust and agency accounts.....	RCFD B868				RCFD B869				RCFD B870	RCFD B871	4.
5. Retirement related trust and agency accounts:											
 a. Employee benefit—defined contribution.....	RCFD B872				RCFD B873				RCFD B874	RCFD B875	5.a.
 b. Employee benefit—defined benefit.....	RCFD B876				RCFD B877				RCFD B878	RCFD B879	5.b.
 c. Other retirement accounts.....	RCFD B880				RCFD B881				RCFD B882	RCFD B883	5.c.
6. Corporate trust and agency accounts.....	RCFD B884				RCFD B885				RCFD C001	RCFD C002	6.
7. Investment management agency accounts.....	RCFD B886				RCFD B887				RCFD B888	RCFD B889	7.
8. Other fiduciary accounts.....	RCFD B890				RCFD B891				RCFD B892	RCFD B893	8.

Replace with INSERT R

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FIDUCIARY AND RELATED ASSETS

- 4. Personal trust and agency accounts ..
- 5. Employee benefit and other retirement-related trust and agency accounts:
 - a. Employee benefit—defined contribution
 - b. Employee benefit—defined benefit
 - c. Other employee benefit and other retirement-related accounts
- 6. Corporate trust and agency accounts ..
- 7. Investment management and investment advisory agency accounts
- 8. Foundation and endowment trust and agency accounts
- 9. Other fiduciary accounts
- 10. Total fiduciary accounts (sum of items 4 through 9)
- 11. Custody and safekeeping accounts
- 12. Fiduciary accounts held in foreign offices (included in items 10 and 11) ..
- 13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)

RCFD B868	RCFD B869	RCFD B870	RCFD B871
RCFD B872	RCFD B873	RCFD B874	RCFD B875
RCFD B876	RCFD B877	RCFD B878	RCFD B879
RCFD B880	RCFD B881	RCFD B882	RCFD B883
RCFD B884	RCFD B885	RCFD C001	RCFD C002
RCFD B886	RCFD XXXX	RCFD B888	RCFD XXXX
RCFD XXXX	RCFD XXXX	RCFD XXXX	RCFD XXXX
RCFD B890	RCFD B891	RCFD B892	RCFD B893
RCFD B894	RCFD B895	RCFD B896	RCFD B897
		RCFD B898	RCFD B899
RCFD B900	RCFD B901	RCFD B902	RCFD B903
RCFD XXXX	RCFD XXXX	RCFD XXXX	RCFD XXXX

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS—Continued											
9. Total fiduciary accounts (sum of items 4 through 8).....	RCFD B894				RCFD B895				RCFD B896	RCFD B897	9.
10. Custody and safekeeping accounts.....					RCFD B898					RCFD B899	10.
11. Fiduciary accounts held in foreign offices (included in items 9 and 10).....	RCFN B900				RCFN B901				RCFN B902	RCFN B903	11.

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
FIDUCIARY AND RELATED SERVICES INCOME					
12. Personal trust and agency accounts.....	B904				12.
13. Retirement related trust and agency accounts:					
a. Employee benefit—defined contribution.....	B905				13.a
b. Employee benefit—defined benefit.....	B906				13.b
c. Other retirement accounts.....	B907				13.c
14. Corporate trust and agency accounts.....	A479				14.
15. Investment management agency accounts.....	B908				15.
16. Other fiduciary accounts.....	A480				16.
17. Custody and safekeeping accounts.....	B909				17.
18. Other fiduciary and related services income.....	B910				18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a).....	4070				19.
a. Fiduciary and related services income—foreign offices (included in item 19).....	B912				19.a
20. Less: Expenses.....	C058				20.
21. Less: Net losses from fiduciary and related services.....	A488				21.
22. Plus: Intracompany income credits for fiduciary and related services.....	B911				22.
23. Net fiduciary and related services income.....	A491				23.

Replace with INSERT 5

Memoranda	Managed Assets				
	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
1. Managed assets held in personal trust and agency accounts:					
a. Noninterest-bearing deposits.....	B913				M.1.a.
b. Interest-bearing deposits.....	B914				M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	B915				M.1.c.
d. State, county and municipal obligations.....	B916				M.1.d.
e. Money market mutual funds.....	B917				M.1.e.
f. Other short-term obligations.....	B918				M.1.f.
g. Other notes and bonds.....	B919				M.1.g.
h. Common and preferred stocks.....	B920				M.1.h.
i. Real estate mortgages.....	B921				M.1.i.
j. Real estate.....	B922				M.1.j.
k. Miscellaneous assets.....	B923				M.1.k.
l. 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				M.1.l.

Replace with INSERT T

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FIDUCIARY AND RELATED SERVICES INCOME

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

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	(Column A) Personal Trust and Agency and Investment Management Agency Accounts				(Column B) Employee Benefit and Other Retirement-Related Trust and Agency Accounts				(Column C) All Other Accounts			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
1. Managed assets held in fiduciary accounts:												
a. Noninterest-bearing deposits ..	XXXX				XXXX				XXXX			
b. Interest-bearing deposits	XXXX				XXXX				XXXX			
c. U.S. Treasury and U.S. Government agency obligations	XXXX				XXXX				XXXX			
d. State, county, and municipal obligations	XXXX				XXXX				XXXX			
e. Money market mutual funds	XXXX				XXXX				XXXX			
f. Equity mutual funds	XXXX				XXXX				XXXX			
g. Other mutual funds	XXXX				XXXX				XXXX			
h. Common trust funds and collective investment funds	XXXX				XXXX				XXXX			
i. Other short-term obligations ...	XXXX				XXXX				XXXX			
j. Other notes and bonds	XXXX				XXXX				XXXX			
k. Common and preferred stocks	XXXX				XXXX				XXXX			
l. Real estate mortgages	XXXX				XXXX				XXXX			
m. Real estate	XXXX				XXXX				XXXX			
n. Miscellaneous assets	XXXX				XXXX				XXXX			
o. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.n)	XXXX				XXXX				XXXX			
p. Investments in unregistered funds and private equity investments reported in Memorandum item 1.k	XXXX				XXXX				XXXX			
	(Column A) Managed Assets				(Column B) Number of Managed Accounts							
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds												

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands

RCFD	(Column A) Number of Issues			(Column B) Principal Amount Outstanding		
	Tril	Bil	Mil	Thou		

2. Corporate trust and agency accounts:

a. Corporate and municipal trusteeships

b. Transfer agent, registrar, paying agent, and other corporate agency

M.2.a.
M.2.b.

Replace with INSERT U

Dollar Amounts in Thousands

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

3. Collective investment funds and common trust funds:

- a. Domestic equity
- b. International/Global equity
- c. Stock/Bond blend
- d. Taxable bond
- e. Municipal bond
- f. Short term investments/Money market
- g. Specialty/Other
- h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)

M.3.a.
M.3.b.
M.3.c.
M.3.d.
M.3.e.
M.3.f.
M.3.g.
M.3.h.

Dollar Amounts in Thousands

(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries		
RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou

4. Fiduciary settlements, surcharges, and other losses:

- a. Personal trust and agency accounts
- b. Retirement related trust and agency accounts
- c. Investment management agency accounts
- d. Other fiduciary accounts and related services
- e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21)

M.4.a.
M.4.b.
M.4.c.
M.4.d.
M.4.e.

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

Name and Title (TEXT B962)

E-mail Address (TEXT B928)

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

FAX: Area code/phone number (TEXT B964)

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INSERT U – FFIEC 031

- 2. Corporate trust and agency accounts:
 - a. Corporate and municipal trusteeships
 - (1) Issues reported in Memorandum item 2.a. that are in default
 - b. Transfer agent, registrar, paying agent, and other corporate agency

		RCFD B928			
B927					
		RCFD XXXX			
XXXX					
B929					

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* CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL 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.

Comments?

RCON	Yes		No
6979			

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