Board of Governors of the Federal Reserve System OMB Number: 7100-0036

OMB Number: 7100-0036

Federal Deposit Insurance Corporation

OMB Number: 3064-0052

Office of the Comptroller of the Currency

OMB Number: 1557-0081 Expires March 31, 2011

Federal Financial Institutions Examination Council



Please refer to page i, Table of Contents, for the required disclosure of estimated burden. 1

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

Report at the close of business September 30, 2008

December 31, 2009

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

(20080930) (20091231)

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

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

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's

completed signature page (or a photocopy or a computergenerated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

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

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

State Abbrev. (RSSD 9200)

ZIP Code (RSSD 9220)

FDIC Certificate Number

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

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Disclosure of Estimated Burden

650

The estimated average burden associated with this information collection is 40.0 hours per respondent and is estimated to vary from 16 to 60.5 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

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Contact Information for the Reports of Condition and Income

FAX: Area code/phone number (TEXT C370)

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

Chief Financial Officer (or Equivalent) Signing the Reports	Other Person to Whom Questions about the Reports Should be Directed
Name (TEXT C490)	Name (TEXT C495)
Title (TEXT C491)	Title (TEXT C498)
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)
Telephone: Area code/phone number/extension (TEXT C493)	Telephone: Area code/phone number/extension (TEXT 8902)
FAX: Area code/phone number (TEXT C494)	FAX: Area code/phone number (TEXT 9116)
Emergency Contact Information	
mary contact information for a senior official of the bank who has decision-	time sensitive information to emergency contacts at banks. Please provide pri- making authority. Also provide information for a secondary contact if available. Emergency contact information is for the confidential use of the Agencies
Primary Contact	Secondary Contact
Name (техт сзее)	Name (TEXT C371)
Title (TEXT C367)	Title (TEXT C372)
E-mail Address (TEXT C388)	E-mail Address (TEXT C373)
Telephone: Area code/phone number/extension (TEXT C369)	
	Telephone: Area code/phone number/extension (TEXT C374)

FAX: Area code/phone number (TEXT C375)

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

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

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

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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

Schedule RI—Income Statement Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Interest income:	KIAD	DII		4. 2	
a. Interest and fee income on loans:		, di	40.4		
(1) In domestic offices:	*		7		
(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	1				1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers					1.a.(1)(b)
(c) Commercial and industrial loans	4012		ļ	†	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:			4	1 3 7 7 1 7 1 N	1.0.(1)(0)
(1) Credit cards	B485		T	1	1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit			34	1. 10	1.2.(1)(4)(1)
plans other than credit cards)	B486				1.a.(1)(d)(2 ⁾
(e) Loans to foreign governments and official institutions	4056				1.a.(1)(e)
(f) All other loans in domestic offices	·				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs					1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))			<u> </u>		1.a.(3)
b. Income from lease financing receivables		İ		†	1.b.
c. Interest income on balances due from depository institutions ¹	•			†	1.c.
· · ·	2.373	4.21		A. 25 E.	1.0.
d. Interest and dividend income on securities: (4) U.S. Traccuri, apprentiate and U.S. Covernment agency obligations (excluding		and a second			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding	B488	-	**************************************	(1.00 (1.00	1.d.(1)
mortgage-backed securities)	B489	+	t		1.d.(1) 1.d.(2)
(2) Mortgage-backed securities.	•	A And			1.0.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the	4060				1.d.(3)
U.S.)	·	+	+-	+	1
e. Interest income from trading assets	-	+] 1.e. 1.f.
f. Interest income on federal funds sold and securities purchased under agreements to resell	-	+	1	 	1
g. Other interest income	·	+	+	 	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:	1.0				.
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and	4508	1		T	2 5 (1)(5)
preauthorized transfer accounts)	. 4308		4,7,555		2.a.(1)(a)
(b) Nontransaction accounts:		_	T		2 = (4)(b)(4)
(1) Savings deposits (includes MMDAs)	•		+	+	2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more		+	+	+	2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000	. A518		+	-	2.a.(1)(a)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	` 		+	+	.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	1		.i] 2.c.

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

	Year-to-date	•		
Dollar Amounts in Thousands	RIAD Bil Mil	Thou		
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200	<u> </u>	2.d.	
e. Total interest expense (sum of items 2.a through 2.d)	4073		2.e.	 1
3. Net interest income (item 1.h minus 2.e)		4	4074	 3.
4. Provision for loan and lease losses			4230	4.
5. Noninterest income:	***			
a. Income from fiduciary activities1	4070		5.a.	
b. Service charges on deposit accounts in domestic offices	14000		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	100			
commissions	C888		5.d.(2)	
(3) Fees and commissions from annuity sales	C887		5.d.(3)	
(4) Underwriting income from insurance and reinsurance		7.		
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	ID4001	ļ	5.f.	
g. Net securitization income	B493		5.g.	
h. Not applicable		400		
i. Net gains (losses) on sales of loans and leases	5416		5.i.	
j. Net gains (losses) on sales of other real estate owned	1 = 44 = 1		5.j.	
k. Net gains (losses) on sales of other assets (excluding securities)	ID400I		5.k.	
I. Other noninterest income*			5.l.	 _
m. Total noninterest income (sum of items 5.a through 5.l)	and the second s		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		60.10	3196	6.b.
7. Noninterest expense:	7 (44)	4.		
a. Salaries and employee benefits	4135		7.a.	
b. Expenses of premises and fixed assets (net of rental income)	5.			
(excluding salaries and employee benefits and mortgage interest)	4217		7.b.	
c. (1) Goodwill impairment losses	10040		7.c.(1)	
(2) Amortization expense and impairment losses for other		3		
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)	TO A TANK BENDER LICENSE BENDER DESCRIPTION AND AND AND AND AND ADDRESS OF THE PARTY AND AND ADDRESS OF THE PARTY AND ADD		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 (lose) (sum of items 10 and 11)			4340	12.
Replace with	INSERT A			

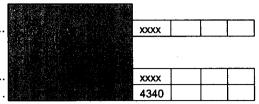
^{*} Describe on Schedule RI-E—Explanations

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

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

INSERT A - FFIEC 031

- 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)
- 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)
- 14. Net income (loss) attributable to bank (item 12 minus item 13) .



7

Schedule RI—Continued

40	Memorandum item 2 is to be completed by banks with moranda 1/billion or more in total assets. Dollar Amounts in Thousands		Year-t	o-date	•	
C	moranda 4/ billion or more in total assets. Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired			ak wa		
•	after August 7, 1986, that is not deductible for federal income tax purposes	4513				M.1.
	Income from the sale and servicing of mutual funds and annuities in domestic offices	3 47	7.J. 43		7.	
•	(included in Schedule RI, item 8)	8431				M.2.
	Income on tax-exempt loans and leases to states and political subdivisions in the U.S.	100 m		* 150 Lake		
•	(included in Schedule RI, items 1.a and 1.b)	4313				M.3.
	Income on tax-exempt securities issued by states and political subdivisions in the U.S.	91		6.8	1	111.0.
		4507	31-84-37 X X - 1	1		M.4.
	(included in Schedule RI, item 1.d.(3))	30.20		Numbe	<u>.</u>	141.7.
•	Number of full-time equivalent employees at end of current period (round to nearest	4150		14411100	•	N4 5
	whole number)	7130		Sec. 15	7.1	M.5.
	Not applicable	CC	1	1	DD	
•	If the reporting bank has restated its balance sheet as a result of applying push down	cc	YY	MM	100	
	accounting this calendar year, report the date of the bank's acquisition 2		J			M.7.
	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.):	RIAD	Bil	Mil	Thou	
	a. Interest rate exposures	8757				M.8.a.
	b. Foreign exchange exposures	8758	1			M.8.b.
	c. Equity security and index exposures	8759		1		M.8.c.
		8760		<u> </u>		M.8.d.
	d. Commodity and other exposures	F186		+		M.8.e.
	e. Credit exposures	100	1 24.7	1 1 1	1	wi.o.e.
	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit		8			
	exposures held outside the trading account:	0000		T	* 1	
	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.
)	Credit losses on derivatives (see instructions)	A251				M.10.
			T	28 (23,79)	ot	1
	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes	RIAD		4 🐃	No	
	for the current tax year?	A530)	14.60		M.11.
			V	4 - 1 - 4		1
	morandum item 12 is to be completed by banks that are required to complete Schedule	-		to-dat	T	
	C-C, part I, Memorandum items 8.b and 8.c.	RIAD	Bil	Mil	Thou	
•	Noncash income from negative amortization on closed-end loans secured by 1-4 family		Her V	W . 13	8 8	
	residential properties (included in Schedule RI, item 1.a.(1)(a)(1))	F228	}	1		M.12.
		100				
E	emorandum item 13 is to be completed by banks that have elected to account for assets				•	
)	d liabilities under a fair value option.				437.	
	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.
	(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific				iĝasta.	1
	credit risk	F552	2			M.13.
	b. Net gains (losses) on liabilities	F553	+			M.13.
	(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-					1
	specific credit risk	F554	ı T	T		M.13.
	SUPLING GROUP (ISA	1.00		1	1	1 171. 1

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

The 11 billion asset size test is generally based on the total assets reported in the June 30, 2008, Report of Condition.

Schedule RI-A—Changes in Equity CaphaRAFT

FFIEC 031 Page RI-4

Indicate decreases and losses in parentheses.	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		8
Total equity capital most recently reported for the December 3	31, 2007, Reports of Condition			E		L	
and Income (i.e., after adjustments from amended Reports of	Income)	3217				1.	
2. Restatements due to corrections of material accounting errors							
accounting principles*		B507			<u> </u>	2.	
3. Balance end of previous calendar year as restated (sum of ite		B508				3.	
4. Net income (loss) (must equal Schedule RI, item 12)	attributable to bank	4340				4.	
4. Net income (loss) (must equal Schedule RI, item 12) 5. Sale, conversion, acquisition, or retirement of capital stock, n	et (excluding treasury stock				1.4	l	
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						9.	
10. Other comprehensive income ¹		. B511				10.	
11. Other transactions with parent holding company* (not include	d in items 5, 6, 8, or 9 above)	4415				11.	
(12. Total) equity capital end of current period (sum of items 3 thro						ĺ	
Schedule RC, item 28)2.7.4.)		3210		<u> </u>		12.	
bank							

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

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

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

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.		•	ımn A ge-offs	3 ¹		(Colu Reco			
Dollar Amounts in Thousands	RIAD	Bil	Cale	endar y	ear-to	-date Bil	Mil	Thou	
Loans secured by real estate: a. Construction, land development, and other land loans in domestic offices:									
(1) 1–4 family residential construction loans(2) Other construction loans and all land development and other	C891 C893				C892		2		1.a.(1)
b. Secured by farmland in domestic offices	3584				3585		7.5	in the second	1.a.(2) 1.b.
 (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5411 C234				5412 C217				1.c.(1)
(a) Secured by first liens	C235				C218				1.c.(2)(a) 1.c.(2)(b) 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 f. In foreign offices	C897				C898 B513				1.e.(2) 1.f.
Loans to depository institutions and acceptances of other banks: a. To U.S. banks and other U.S. depository institutions b. To foreign banks	. 4653 . 4654				4663 4664				2.a. 2.b.
3. Loans to finance agricultural production and other loans to farmers	4655				4665		<u> </u>		」 3.

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

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

Schedule RI-B-Continued

Part I. Continued	((Colur	mn A)			(Colu	mn B)		1
		Charge	e-offs	1	<u> </u>	Reco	veries		
Pollar Amounts in Thousands			Cale	ndar y	ear-to	-date			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
4. Commercial and industrial loans:			Contain				v.		ĺ
a. To U.S. addressees (domicile)	4645				4617				4.a
b. To non-U.S. addressees (domicile)	1 40401				4618				4.b
 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						89		9.4	
revolving credit plans other than credit cards)	B516				B517				5.b
Loans to foreign governments and official institutions	1 40 40 1				4627				6.
7. All other loans	1 40441			<u> </u>	4628				7.
Lease financing receivables: a. Leases to individuals for household, family, and other personal	104			h lin					
expenditures	F185				F187				8.a
b. All other leases					F188				8.b
9. Total (sum of items 1 through 8)	14005				4605				9.

Memoranda			mn A) e-offs		(Column B) Recoveries							
momoranda	Calendar year-to-date											
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou				
Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in		e F										
Schedule RI-B, part I, items 4 and 7, above	5409				5410							
Loans secured by real estate to non-U.S. addressees (domicile)							1,143					
(included in Schedule RI-B, part I, item 1, above)	4652				4662							

3. Not applicable

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

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

M.4.

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

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10

Part II. Changes in Allowance for Loan and Lease Losses

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

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

Memoranda

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions,	C435		A section		M.1.
have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.	1 4		***************************************		
Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389 C390		li, ii		M.2. M.3.
Memorandum item 4 is to be completed by all banks. 4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	C781				M.4.

Schedule RI-D—Income from Foreign Offices

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

		Year-t	o-date	;
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Total interest income in foreign offices	C899			
2. Total interest expense in foreign offices				
3. Provision for loan and lease losses in foreign offices			<u> </u>	
1. Noninterest income in foreign offices:		2.3		
a. Trading revenue	C902			
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903			
c. Net securitization income				
d. Other noninterest income	C905			
. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	C906			
. Total noninterest expense in foreign offices	C907			
. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect	55.00	Section 1		200
the effects of equity capital on overall bank funding costs	C908			
. Applicable income taxes (on items 1 through 7)				
Extraordinary items and other adjustments, net of income taxes, in foreign offices				
. Net income attributable to foreign offices before internal allocations of income and expense				
(item 1 plus or minus items 2 through 9)	C911			
Internal allocations of income and expense applicable to foreign offices				
Eliminations arising from the consolidation of foreign offices with domestic offices				
3. Consolidated net income attributable to foreign offices (sum of items 10 through 12)				

Schedule RI-E—Explanations

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

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

		Year-t	o-date		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Other noninterest income (from Schedule RI, item 5.I)				1, 5	
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.1				sei .	
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		ļl		1.f.
g. Bank card and credit card interchange fees	F555				1.g.
h. TEXT 4461	4461		ļ ļ	·	1.h.
TEXT . 4462	4462				1.i.
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	. 4		17		
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	ļ	1		2.f.
g. FDIC deposit insurance assessments	4146				2.g.
h. Accounting and auditing expenses	F556		ļ .		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		ļ		2.k.
I. TEXT 4484	4464				2.1.
m. TEXT 4487	4467	<u> </u>			2.m.
n. TEXT 4488	4468				2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI,		N _a	(a)	Maria A	
item 11) (itemize and describe all extraordinary items and other adjustments):	and a district of		7. X Y		
a. (1) TEXT 4469	4469			20-4	3.a.(1)
(2) Applicable income tax effect	34.45	100	/******* <u>*</u> T	1 1	3.a.(2)
b. (1) TEXT 4487	4487		10000000000000000000000000000000000000	**************************************	3.b.(1)
(2) Applicable income tax effect	2.5-2.001	1		T	3.b.(2)
c. (1) TEXT 4489	4489		Land Substitute of the		3.c.(1)
(2) Applicable income tax effect	X 18	\$10. X	C. Sel		3.c.(2)

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Schedule RI-E—Continued

	ļ	rear-u	J-uale		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
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. Qumulative-effect adjustment resulting from the initial adoption of FAS 159; Fair Value Option	F465				4.a.
b. TEXT B527	B527				4.b.
Other transactions with parent holding company (from Schedule RI-A, item 11)	ž.,				
(itemize and describe all such transactions):	de la company	100			
a. 498	4498				5.a.
b. TEXT 4499	4499				5.b.
Adjustments to allowance for loan and lease losses (from Schedule RI-B,	- 10			N	
part II, item 6) (itemize and describe all adjustments):					
a. TEXT 4521	4521				6.a.
b. TEXT 4522	4522				6.b.
Other explanations (the space below is provided for the bank to briefly describe, at its					
option, any other significant items affecting the Report of Income):					
	RIAD	Yes	2	No	
Comments?	4769				7.
	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. Gumulative-effect adjustment resulting from the initial adoption of FAS 159; Fair Value Option b. FEXT Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions): a. TEXT 4498 Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): a. TEXT 4498 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):	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. Gumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option F465 B527 Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions): a. TEXT 4498 b. TEXT 4499 Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): a. TEXT 4499 Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): a. TEXT 4521 b. TEXT 4522 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):	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. Sumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option b. EST B527 Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions): a. TEXT 4498 Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): a. TEXT 4521 Description, any other significant items affecting the Report of Income): RIAD 8II Bil RIAD 8II Bil RIAD 8II F465 B527 B528 B527 B527 B527 B527 B528 B527 B528 B527 B528 B527 B528 B527 B529 B528 B528 B528 B528 B529 B528 B529 B527 B529 B527 B529 B527 B529 B527 B529 B527 B529 B527 B527 B529 B527 B529 B527 B529 B527 B529 B527 B529 B527 B529 B527 B527 B527 B528 B527 B528 B527 B528 B527 B528 B528 B528 B528 B528 B528 B528 B528 B529 B529 B529 B528 B529 B5	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. <u>Qumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option</u> b. <u>TEXT</u> Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions): a. <u>TEXT</u> b. <u>TEXT</u> Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): a. <u>TEXT</u> b. <u>TEXT</u> b. <u>TEXT</u> c. <u>TEXT</u> b. <u>TEXT</u> b. <u>TEXT</u> c. <u>TEXT</u> b. <u>TEXT</u> c. <u>TEXT</u> d. <u>TEXT</u>	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. Qumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option b. TEXT B527 B527 B527 Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions): a. TEXT 4498 4499 4499 Adjustments to allowance for loan and lease losses (from Schedule RI-B, part III, item 6) (itemize and describe all adjustments): a. TEXT 4521 4521 b. TEXT 4521 4522 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):

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

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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 Thous	ands	RCFD	Tril	Bil	Mil	Thou	
ASSETS			100	die			
1. Cash and balances due from depository institutions (from Schedule RC-A):					e de		,
a. Noninterest-bearing balances and currency and coin1		0081					1.a
b. Interest-bearing balances ²		0071					1.t
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.t
Federal funds sold and securities purchased under agreements to resell:		2.4				4.	
a. Federal funds sold in domestic offices	RCON	B987					3.a
b. Securities purchased under agreements to resell ³	RCFD	B989					3.t
4. Loans and lease financing receivables (from Schedule RC-C):		RCFD					
a Loans and leases held for sale		5369					4.6
b. Loans and leases, net of unearned income						4.4	4.t
c. LESS: Allowance for loan and lease losses			4.6		2		4.0
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)		B529					4.0
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		<u> </u>			7.
Investments in unconsolidated subsidiaries and associated companies		8.3	4. 75	M. vs		1.4	
(from Schedule RC-M)		2130			Ī		8.
-0. Not applicable INSERT E		* 3	\$				
10. Intangible assets:		15.45		*			
a. Goodwill		3163		ļ	1	<u> </u>	10.
b. Other intangible assets (from Schedule RC-M)		0426		L		<u> </u>	10.
11. Other assets (from Schedule RC-F)		2160				<u> </u>	11.
12. Total assets (sum of items 1 through 11)		2170		<u> </u>		<u> </u>	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.

IN	SF	RT	E-	FF	IFC	031

9.	Direct and indirect investments in real estate ventures	 XXXX		

		Dollar /	Amou	nts in	Thousa	ınds		Tril	Bil	Mil	Thou	
LIABILITIES												
13. Deposits:												
a. In domestic offices (sum of totals of columns A and C	from S	Schedu	ıle R0	C-E,			RCON	3.64				
part I)					 		2200				Service Commission	13.a
(1) Noninterest-bearing ¹	RCON	6631			-			- 74				13.a.(1
(2) Interest-bearing	RCON	6636								4.		13.a.(2
b. In foreign offices, Edge and Agreement subsidiaries, a	and IBI	Fs					RCFN	197	8.4			
(from Schedule RC-E, part II)							2200		Addition of the		2007	13.b.
(1) Noninterest-bearing	RCFN	6631									4.0	13.b.(1
(2) Interest-bearing	RCFN	6636										13.b.(2
14. Federal funds purchased and securities sold under agree	ements	s to re	purch	ase:	_			. T. W.				
a. Federal funds purchased in domestic offices ²					·····		B993	ļ				14.a.
b. Securities sold under agreements to repurchase ³				• • • • • • • • • • • • • • • • • • • •			B995					14.b.
15. Trading liabilities (from Schedule RC-D)		•••••			L <u>'</u>	RCFD	3548	550000000000000000000000000000000000000			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	15.
16. Other borrowed money (includes mortgage indebtedness	s and o	obligat	ions (under				100	7 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	1		
capitalized leases) (from Schedule RC-M)						•••••	3190			9-12 A 19-22		16.
17. and 18. Not applicable							28.7200	1	1 1 2 2		1	
19. Subordinated notes and debentures ⁴							3200		<u> </u>	<u> </u>		19.
20. Other liabilities (from Schedule RC-G)				•••••			2930	ļ	<u> </u>	-		20.
21. Total liabilities (sum of items 13 through 20)							2948	1				21.
22. Minority interest in consolidated subsidiaries			•••••				3000				1	22.
EQUITY CAPITAL						_				<u>.</u>	1	4 (
23. Perpetual preferred stock and related surplus			•••••				3838	 		ļ	1	23.
24. Common stock			بمسعننذ				3230		ļ		<u> </u>	24.
25. Surplus (exclude all surplus related to preferred stock)							3839			-		25.
26. a. Retained earnings						3632	+	ļ	-	ļ <u> </u>	26.a.	
b. Accumulated other comprehensive income ⁵							B530		ļ		ļ <u> </u>	26.b.
27. Other equity capital components6						•••••	A130		—		ļ	27.
28. Total equity capital (sum of items 23 through 27)							3210		ļ		-	28.
29 Total liabilities, minority interest, and equity capital (sum	of iten	ns 21,	22, a	nd 28)) <u>.</u>		3300	<u></u>	<u> </u>	<u> </u>		29.
			Ĺ	> Ra-	place	۲۲. هـ.	1 149	CE O	7 D			•
				rep	, we	U ' ' ' '	V 1/	2010	בי ו-	,		

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.

RCFD	Number	
 6724		M.1.

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

INSERT C

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

INSERT B - FFIEC 031

22. Not applicable

EQUITY CAPITAL

- Bank Equity Capital
- 23. Perpetual preferred stock and related surplus
- 24. Common stock
- 25. Surplus (excludes all surplus related to preferred stock)
- 26. a. Retained earnings
 - 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		

RCFD MM

DD

INSERT C - FFIEC 031

	To be re	ported with	the March	Report of	Condition.
--	----------	-------------	-----------	-----------	------------

			
2.	Bank's fiscal year-end date	xxxx	

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

Exclude assets held for trading.								
		•	mn A)		İ	•	mn B)	
	(Conso		d			estic	
Dallas Assessed to Theorem to		Ba	ınk			Offi	ces	,
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Cash items in process of collection, unposted debits, and currency and		, a	在里		alway) i	340		
coin	0022							
a. Cash items in process of collection and unposted debits			4. 9		0020			
b. Currency and coin				9.0	0080			
Balances due from depository institutions in the U.S	200				0082			
a. U.S. branches and agencies of foreign banks (including their IBFs)	0083					1.5	***	
b. Other commercial banks in the U.S. and other depository institutions in			4 6					
the U.S. (including their IBFs)	0085				7			
· · · · · · · · · · · · · · · · · · ·	100				0070	SEC30713H 3		
3. Balances due from banks in foreign countries and foreign central banks	0073			2.00			2.83	
a. Foreign branches of other U.S. banks	0074				1 670			
b. Other banks in foreign countries and foreign central banks	0090		<u> </u>		0090	20 E S	7	T
4. Balances due from Federal Reserve Banks	0090	14000	l Nation		0090	XAMA S		1.00
5. Total (sum of items 1 through 4) (total of column A must equal	1000	(N	1 (1 (4 (4 (4 (4 (4 (4 (4 (4 (4 (4 (4 (4 (4	8194, 335 1	1967		, * <u>* * * * * * *</u>	Maria III
Schedule RC, sum of items 1.a and 1.b)	0010		l		0010		<u> </u>	

Schedule RC-B—Securities

Exclude assets held for trading.

			Н	eld-to-	maturi	ity					Αv	ailable	e-for-sa	ale			
	(Column A) Amortized Cost					•	mn B) Value		1	•	nn C) ed Co						
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
1. U.S. Treasury securities	0211				0213			<u></u>	1286				1287				1.
2. U.S. Government agency	7 25A		* 5					W.s.	4.0						· · · · · · · · · · · · · · · · · · ·		
obligations (exclude		v Š								. A.	3.00					(Q , E	
mortgage-backed	i i		4.50	1 E	ki v	(%	21 27×		a tage		神士物	Ar e			- al.)	100	
securities):			1							. 7%	4,14				114.2%	0125	
a. Issued by U.S. Gov-					**	3,493			4:4					W 7.5	Constant	1 100 100	
ernment agencies ¹	1289				1290	r 300 pe 15	<u> </u>	<u> </u>	1291	s r jiu. Bad	S. S. Ser	<u> </u>	1293	3 11376.8	<u> </u>		2.8
b. Issued by U.S.																	
Government-				- web** .5					V. 1956	18		1000	X 7 5%				
sponsored agencies ²	1294	. 1 , 14		<u> </u>	1295	37 12 13	<u> </u>	18 25 3 8	1297	14 3 T 2 13 3 A 3 A	10 10 10 10 10 10 10 10 10 10 10 10 10 1	Control of the Control	1298		<u> </u>	18 13 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2.b
Securities issued by	10 K C 10 S													. e -			
states and political			100	5 18 11	1 K, 21	3 ()		1	4		V 13				4 4		
subdivisions in the U.S	8496			l	8497		<u> </u>		8498				8499		1		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.

- 1 W. W. CO. T. E.			Н	eld-to-	-matur	ity					Av	ailable	e-for-sa	ale			
Replace with INSERT F	1	(Colu	mn A))		(Colu	mn B) Value			(Colur					mn D) Value)	
Dollar Amounts in Thousands		Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
* Mortgage-backed	7.7	201						14110	,		0.2					4	
securities (MBS):	1250		1				4				7.0			1	ر اراه	<i>1</i> 1	ı
a. Pass-through		i e								# n/	1.4			10.0			
securities:	5 A		41.	4	200					111						12-14-1	
(1) Guaranteed by	4																i
GNMA	1698	302.04			1699			e in the second	1701				1702				4.a.(
(2) Issued by FNMA				2.000		1. V. V.			4				7.72	1973	177.6	14	,,,,,
and FHLMC	1703	#10-300 COLUMN	# * A * * * * * * * * * * * * * * * * *		1705				1706				1707		T		4.a.(
	913 64 234											10.00					۱.۵.ر
(3) Other pass-	1709	27.000			1710				1711	r i	M/SOMOAL:		1713	a super trees			4.a.(
through securities.	1700												378	772		9 (d. 198	7.a.(
b. Other mortgage-																18.4	İ
backed securities			Y 34	No.					100								
(include CMOs,						5.00			. 61							4	ĺ
REMICs, and stripped	X.,					1		1	2 7					a latini.	W.		i
MBS):	. 4																ł
(1) Issued or guar-	alt d								44	4 6							ł
anteed by FNMA,	() () () () () () () () () ()		1000	1 2	4745		(1740				4747		2005	1	١
FHLMC, or GNMA	1714	3 5 (3)	25441652001	$\bot \angle$	1715	75.4528.84	\$25 Arr J M 16	file of Cale	1716		400		1717		Lagrangia (4.b.(
(2) Collateralized by									200						1 **		l
MBS issued or				1. 15												14	ĺ
guaranteed by													0.00	1.7			l
FNMA, FHLMC,				100	6 (1)	5.13			170		2.200	(F)		60 E		124	
or GNMA	1718	Cartillo	8.5.205.7 (2017		1719	275 35 35 Y 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		No. 12.10.10.12	1731	2247-1252-1156-			Y Z32	3004-020	89c (5.965.75		4.b.(
(3) All other	170		$\theta \mapsto$		144				定式						4	70.5	
mortgag e -backed	33.4		73.7		1.70	*	44.		100	300 2 30					X	334.34	
securities	1733			<u> </u>	1734				1735	L. BY A. V.			1736	NA 200 NA		\bot	4.b.
5. Asset-backed securities	32.14	()	1,37	,	5-49	Salle!	Mr.	4. 4. 1.	845		Ab v			A KALE	4.	A 500 T	
(ABS)	C026				C988				C989				C027		<u> </u>		5.
6. Other debt securities:	46	(X)	Mar.		10.4						4416	100		Ţ			
a. Other domestic debt		- 4				14.1	4/30				Cat.		100	1074		1 (7 (3))	1
securities	1737		<u> </u>		1738				1739			<u> </u>	1741		1		6.a.
b. Foreign debt	- 双覆	V. G. S.			Marie.						1800	\$	S. 15	**		140 M	
securities	1742				1743				1744			<u> </u>	1746				6.b.
7. Investments in mutual	100				1	W.			1,	1	10. 14	mid 1	150			432	1
funds and other equity						1							4.3				
securities with readily	176	4 -1-2	. x '≑	ogá t		**			10.00	<i>i.</i> : : : if		4.4			30		
determinable fair values1				2: -4			2.1		A510				A511				7.
8. Total (sum of items 1	1 混油											200		3. J.			
through 7) (total of	1.00				1											10	
column A must equal			716 A/				V/4.	¥4. 48					9,0				1
Schedule RC, item 2.a)					1				1		13				1.4		
(total of column D must				0.3					1							Λ_{x}	
equal Schedule RC,									1 10						voatju		
•	1754	1 100		1	1771	T	1		1772	2. 1. 2. 24g service	T	T	1773	T	T	T	8.
item 2.b)		Ц	1		1	1			1	1		1	1			1	, J.

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

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xxxx	xxxx	xxxx	xxxx
xxxx	xxxx	xxxx	xxxx
XXXX	xxxx	xxxx	xxx
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 XXXX	XXX	NOX

Memoranda

_	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	ı
1.	Pledged securities ¹	0416				M.1.
	Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status):		4	47	4	
	a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political			4.0		
	subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through	4	1	16 W 1 4	. 1	
	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	48.0				
	mortgages with a remaining maturity or next repricing date of: 3, 5			建	al age	
	(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			ļ	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			4		
	mortgage pass-through securities) with an expected average life of: 6			25	, ii	
	(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	4.0	T	200	W.W	
	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):	25.54		(43.7	¥	
	a. Amortized cost	8782		ļ	ļ	M.4.a.
	b. Fair value	8783			1	M.4.b.

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

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

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

⁴ Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

⁵ Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

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

Memoranda—Continued

			Н	eld-to-	maturi	ity					Av	ailable	-for-s	ale				
		(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
5. Asset-backed securities			1			al.			44.			A).			10 T			
(ABS) (for each column,											10							
sum of Memorandum												4						
items 5.a through 5.f	1					3.4										e e		
must equal Schedule			10.		134							(4) to 1						
RC-B, item 🖎 5.a):		X								10								
 a. Credit card 				D (24)) (1) (1) 			2040				5044					
receivables	B838			 	B839	-	<u> </u>		B840				B841					
b. Home equity lines	B842			ļ	B843		<u> </u>		B844				B845					
c. Automobile loans	B846				B847		<u> </u>		B848				B849					
d. Other consumer loans	B850		<u> </u>		B851		<u> </u>		B852				B853					
e. Commercial and		ğ, V				100	7.			500								
industrial loans	B854				B855				B856				B857			ļ <u> </u>		
f. Other	B858				B859		<u> </u>		B860			L	B861			<u> </u>		

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

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

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6.	Structured financial								er Carl							1	
	products by underlying						Marie 7			i thi				1.7			
	collateral or reference									je i							
	assets (for each column,								\$ 12						11.75	reini Buli	
	sum of Memorandum		15 A						11/2	1		Y (\$. J.		
	items 6.a through 6.g		A TO					复。到得	* *		经心境						
	must equal Schedule	17								8	有可能					10	
	RC-B, sum of items				il.								¥ (1)	200			
	5.b.(1) through (3)):				3/4	1		17 (19	4.				3	Of her		, 1	
	a. Trust preferred										!	:			İ	ļ	
	securities issued by				l											1	}
	financial institutions	xxxx				xxxx				xxxx				xxxx			
	b. Trust preferred																
	securities issued by			- [Ì												
	real estate investment			1	1												
	trusts	xxxx	i i		Ì	xxxx				xxxx		1		xxxx			
	c. Corporate and similar																
	loans	xxxx	1 1		ŀ	xxxx				xxxx				xxxx		ļ	
	d. 1-4 family residential																
	MBS issued or	1			İ												1
	guaranteed by U.S.																
	government-																
	sponsored	İ			ŀ												
	enterprises (GSEs)	xxxx				xxxx				xxxx	1			xxxx			
	e. 1-4 family residential	1000												1			
	MBS not issued or			Ī	İ					ļ							
	guaranteed by GSEs	xxxx	}			xxxx				xxxx				xxxx			
	f. Diversified (mixed)	<u> </u>				****								1		-	
	pools of structured																
	financial products	xxxx			}	XXXX				xxxx				xxxx			
	-									1.250		<u> </u>		1 2 2 3 1			ļ
	g. Other collateral or																
	reference assets	XXXX	1			XXXX		l	l	XXXX	İ	1	Ì	XXXX	1	ŀ	L

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

рарот.		Consc	mn A) lidate ank				mn B estic)	
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Loans secured by real estate	1410	SSSPENSEN OF S	**************************************		4.4				1.
 a. Construction, land development, and other land loans: 		1.8				1 1			
(1) 1-4 family residential construction loans					F158	Mar was in managering			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	Andre States Attaches to			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:					64.4				
(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	7. A. T. A. ST.				1460				1.d.
e. Secured by nonfarm nonresidential properties:							10 (1)		1.e.
(1) Loans secured by owner-occupied nonfarm nonresidential								ie.	
properties				, to	F160	·			1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties				- All	F161				1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					1.0	5.0			` `
a. To commercial banks in the U.S	P-A			$Z_{i} \cap$	B531				2.a.
(1) To U.S. branches and agencies of foreign banks	B532					14		100	2.a.(1)
(2) To other commercial banks in the U.S.	B533							14.3	2.a.(2)
b. To other depository institutions in the U.S	B534				B534				2.b.
c. To banks in foreign countries	Add A	1 . Kin		, de	B535				2.c.
(1) To foreign branches of other U.S. banks	B536				\$ 57.			1.75	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.
Commercial and industrial loans:	100	(7. ¹ 0)	(* 1A			$\mathcal{A}_{p} \hookrightarrow$		14 (A)	
a. To U.S. addressees (domicile)	1763				1763				4.a.
b. To non-U.S. addressees (domicile)	1764				1764				4.b.
5. Not applicable		3.44		÷		7.5		7.5	
6. Loans to individuals for household, family, and other personal		7 2 47			1.				
expenditures (i.e., consumer loans) (includes purchased paper):		V							
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			17/10/18		1373				
student loans)	2011				2011		T		6.c.
7. Loans to foreign governments and official institutions (including foreign	1200		73.4	14.13	100			化护装	
central banks)	2081			T .	2081			T	7.
8. Obligations (other than securities and leases) of states and political	Arte Comment			N. A. B.Y				1984 - 1886	
subdivisions in the U.S	2107		Γ		2107			T	8.
9. Other loans	1563								9.
a. Loans for purchasing or carrying securities (secured and unsecured)	,	3v33,			1545			1	9.a.
b. All other loans (exclude consumer loans)					1564	<u> </u>	†	1	9.b.

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

Memoranda Dollar Amounts in Thousands	RCON	Bii	Mil	Thou	
Loans and leases restructured and in compliance with modified terms (included in	5-250	1.6		1.00	
Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N,	344	(4		-14	
Memorandum item 1):		47		7. j.j.	
a. Loans secured by 1–4 family residential properties in domestic offices	F576				M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other	RCFD		4	9 v. A	
personal expenditures)	1616				M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):	A 40	65-V		# 10	
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices	8 44				
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or		g(x)		1	
next repricing date of: 1,2	RCON		2.00		
(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)	• 100	in St.	1		•
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			100		
remaining maturity or next repricing date of: 1,3	RCFD				
(1) Three months or less	A570				M.2.b.(1
(2) Over three months through 12 months	A571				M.2.b.(2
(3) Over one year through three years	A572				M.2.b.(3
(4) Over three years through five years	A573				M.2.b.(4
(5) Over five years through 15 years	A574				M.2.b.(5)
(6) Over 15 years	A575	<u> </u>	<u></u>	1	M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)			4.2		, ,
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities					
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A4	2746	L			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.

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 fam domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370 RCFD				M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (i part I, item 1, column A)		B837			Cit-9 wills	M.5.
Memorandum item 6 is to be completed by banks that (1) together with outstanding credit card receivables (as defined in the instructions) that report date or (2) are credit card specialty banks as defined for Uniform purposes.	t exceed \$500 million as of the m Bank Performance Report					
Outstanding credit card fees and finance charges included in Scheitem 6.a, column A	· · · · · · · · · · · · · · · · · · ·	C391	19 /54			M.6.
 Memorandum item 7 is to be completed by all banks. 7. Purchased impaired loans held for investment accounted for in ac 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 thr 8. Closed-end loans with negative amortization features secured by properties in domestic offices: a. Total carrying amount of closed-end loans with negative amorti by 1–4 family residential properties (included in Schedule RC-C 	1–4 family residential zation features secured	RCON				M.7.b.
and (b))		F230				M.8.a.
with negative amortization features secured by 1–4 family residen in Schedule RC-C, part I, Memorandum item 8.a) as of December the lesser of \$100 million or 5 percent of total loans and leases, no in domestic offices (as reported in Schedule RC-C, part I, item 12, b. Total maximum remaining amount of negative amortization con	tial properties (as reported 31, 2007, that exceeded et of unearned income, column B).					
closed-end loans secured by 1-4 family residential properties		F231	180.41-51.5250			M.8.b.
 Total amount of negative amortization on closed-end loans sec residential properties included in the carrying amount reported 	in Memorandum item 8.a	F232				•••
above 9. Loans secured by 1–4 family residential properties in domest			λλa, ax	The same is	i var va	M.8.c.
foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1	•	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 RCFD Bil Mil Thou				(Colu Dom Off			
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):		DII		2		- Bii	Mil	Thou	
a. Loans secured by real estate (1) Construction, land development, and other land loans	F608		() V	F578				M.10.a. 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			i jer Njest				(, i, i, i, i, i, i, i, i, i, i, i, i, i,		
residential properties and extended under lines of credit (b) Closed-end loans secured by 1–4 family residential properties:		.			F580	_			M.10.a.(3)(a)
(1) Secured by first liens(2) Secured by junior liens	V			320	F581 F582				M.10.a.(3)(b)(2 M.10.a.(3)(b)(2

Part I. Continued			(Column A) Consolidated Bank				(Column B) Domestic Offices			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
10. a. (4) Secured by multifamily (5 or more) residential properties		1			F583				M.10.a.(4)	
(5) Secured by nonfarm nonresidential properties				1.4	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	200		14.4			1.4	. 4			
expenditures (i.e., consumer loans) (includes purchased paper):					4					
(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,	147	A All	1 27.5x	0.0						
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				1.44		4.4	la i	1 4		
in Schedule RC-C, part I, Memorandum item 10):	*100									
a. Loans secured by real estate	F609								M.11.a.	
(1) Construction, and land development, and other land loans		44.4	all and	李多洲	F590				M.11.a.(1)	
(2) Secured by farmland (including farm residential and other										
improvements)				e esta	F591				M.11.a.(2)	
(3) Secured by 1–4 family residential properties:	1000	1				C ALL		6.		
(a) Revolving, open-end loans secured by 1-4 family			10/4							
residential properties and extended under lines of credit		4 %	TL.		F592				M.11.a.(3)(a)	
(b) Closed-end loans secured by 1–4 family residential		1	1		4.4			9.00	, ,, ,	
properties:	100									
(1) Secured by first liens	. 1.11		r. (r.		F593				M.11.a.(3)(b)(
(2) Secured by junior liens	47.14				F594				M.11.a.(3)(b)(
(4) Secured by multifamily (5 or more) residential properties	. 7.54		40.46		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	4	No.		a Wi	A CANALLY	orie -	S. Apr			
expenditures (i.e., consumer loans) (includes purchased paper):	1,393			da da L	3.5					
(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,	W-345		my χ.		13/4	Part.		bay		
and all student loans)	. F600				F600				M.11.c.(3)	
d. Other loans	F601				F601				M.11.d.	

INSERT D INSERT H

(Column A)

INSERT D - FFIEC 031

Best estimate at Fair value of Gross contractual acquisition date of acquired loans and amounts receivable contractual cash leases at acquisition at acquisition date flows not expected date to be collected Loans (not subject to the 12. 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 RCFD Bil Mil **RCFD** Thou **RCFD** calendar year: Loans secured by real estate .. a. xxxx XXXX XXXX b. Commercial and industrial loans XXXX XXXX XXXX Loans to individuals for C. household, family, and other personal expenditures XXXX XXXX XXXX All other loans and all leases .. d. XXXX XXXX XXXX

(Column B)

INSERT H - FFIEC 031

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:

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		- 1							
xxxx									
RCFD	3.443.4								
xxxx									

(Column C)

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 was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

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

RCON	Yes	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.

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

	3 , 3	
Nu	mber of Loans	
	1	
RCON		
 5562		2.a.
 5563		2.b.

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

Part II. Continued

Agricultural Loans to Small Farms

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

RCON	Yes	No
 6860		

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

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

- 6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:
 - a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.).....
 - b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.)......55

Nι	mber of Loans
1	
	1,00
RCON	
5576	
	See 1-45-
1 12 4	
5577	

6.a.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding			
The state of the s	RCON				Thou
7. Number and amount currently outstanding of "Loans secured by			28, 40	. 91	45 (50)
farmland (including farm residential and other improvements)" in		40.3			
domestic offices reported in Schedule RC-C, part I, item 1.b,		1,2			
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):			i.		
a. With original amounts of \$100,000 or less	5578	5579	CONTRACTOR OF THE		1000 April 100
b. With original amounts of more than \$100,000 through \$250,000	5580	5581			-
c. With original amounts of more than \$250,000 through \$500,000	5582	5583			
Number and amount currently outstanding of "Loans to finance			11 NOT		
agricultural production and other loans to farmers" in domestic offices			1, 3%		
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,	W-2.	2.0			9.5
part I, item 3, column B):					
•	5584	5585		l	200,200.00
a. With original amounts of \$100,000 or less	5586	5587		+	
b. With original amounts of more than \$100,000 through \$250,000	•	 		ļ	
c. With original amounts of more than \$250,000 through \$500,000	. 5588	5589	l	1	l

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	(Column A) (Column B) Consolidated Domestic Bank Offices	
Dollar Amounts in Thousands		hou
ASSETS		
1. U.S. Treasury securities	3531 3531	1.
2. U.S. Government agency obligations (exclude mortgage-backed	10 m	
securities)	3532 3532	2.
3. Securities issued by states and political subdivisions in the U.S	3533 3533	3.
4. Mertgage-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 F604	6.a.(1)
(2) Secured by farmland (including farm residential and other		(236
improvements)	F605	6.a.(2)
(3) Secured by 1–4 family residential properties:		
(a) Revolving, open-end loans secured by 1-4 family	We the state of th	
residential properties and extended under lines of credit	F606	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential	Alter than the second second	·**:-
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	entry that we will be the second	4. Y. (1)
expenditures (i.e., consumer loans) (includes purchased paper):	The state of the s	No.
(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,		である。 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)
and all student loans)	. F617 F617	6.c.(3)
d. Other loans		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.
	RCFD Bil Mil Thou RCON Bil Mil	Thou
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		LEL
must equal Schedule RC, item 15)	3548 3548	15.

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

		Conso	mn A) lidate ank			Dom	mn B) lestic ices	,	
Memoranda Dollar Amounts in Thousands	RCFD		Mil	Thou	RCON		Mil	Thou	
Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):							i K		
a. Loans secured by real estate	F790	200 mail 190 mail	200000000000000000000000000000000000000	SPATING CASS					M.1.a.
(1) Construction, land development, and other land loans	10.			12.5	F625	9000-0000AP			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:				4.3					·
(a) Revolving, open-end loans secured by 1–4 family									
residential properties and extended under lines of credit					F627	Sproods: Syres	A FORMATON		M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential				14.0					
properties:					F628		. C. S. 7 (2)	10.00	
(1) Secured by first liens					F629			 	M.1.a.(3)(b)(1)
(2) Secured by junior liens		3.4			F630			\vdash	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	A 100 CO				F631	ļ	 	\vdash	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	F632	-	(#K /K		F632				M.1.a.(5)
b. Commercial and industrial loans	457-347-194 S	2.4	. 75 . 24		F032		7 .4%	MERCS .	M.1.b.
c. Loans to individuals for household, family, and other personal	140	Mark 1							
expenditures (i.e., consumer loans) (includes purchased paper):	F633	#134 W.S.	- G * 30 t		F633		T	100000	M 4 ~ (4)
(1) Credit cards	F634	ļ			F634		 	 	M.1.c.(1) M.1.c.(2)
(2) Other revolving credit plans						il and a		4.6	IVI. 1.C.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	F635				F635	0.000			M.1.c.(3)
d. Other loans	F636				F636				M.1.d.
	2.50		3					4.5	,
R. Not applicable Or in nonaccrual statusta L. & Loans measured at fair value that are past due 90 days or more)		.							
a. Fair value	F639				F639				M. % ,a.
b. Unpaid principal balance	F640				F640				M. % .b.
inscat T									2

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

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
Asset-backed securities:					
a. Residential mortgage-backed securities	F641		<u> </u>		M.4
b. Commercial mertgage-backed securities	1			 	M.4
0. 's Credit card receivables	1 5040				M. 4
b, ষ. Home equity lines					M.4
c, & Automobile loans					M.4
d. N. Other consumer loans					M.4
રે.પુ. Commercial and industrial loans	F047				M.4
f, h. Other	F648				M.4
5. Collateralized debt obligations:			apazaran	77.	-
a. Synthetic	F649			ļl	M.5
b. Other	F650		 		_M.5
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	ECE4		†		M.6

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collateral or re	ncial products by underlying ference assets (for each				
	f Memorandum items 3.a ust equal Schedule RC-D,				
sum of items 5	i.a.(1) through (3)):				
	red securities issued by titutions	xxxx	xxxx		
	red securities issued by real tment trusts	xxxx	xxxx		
c. Corporate a	nd similar loans	xxxx	XXXX		
guaranteed sponsored	esidential MBS issued or by U.S. government- enterprises (GSEs)	xxxx	xxxx		
guaranteed	esidential MBS not issued or by GSEs	xxxx	xxxx		
	mixed) pools of structured ducts	xxxx	xxxx		
g. Other collate	eral or reference assets	XXXX	XXXX		
4. Pledged tradin	g assets:			A SIZ	
a. Pledged sed	curities	XXXX	XXXX		
 b. Pledged loa 	ns	XXXX	XXXX		

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Schedule RC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou]
7. Equity securities:	4.5			1	
a. Readily determinable fair values	F652				M.7.a
b. Other	F653				M.7.b
8. Loans pending securitization	F654				М.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. F656	F656				M.9.b
TEXT TEXT	F657				M.9.c.
0. Other trading liabilities (itemize and describe amounts included in Schedule RC-D,		e		4	
item 13.b, that are greater than \$25,000 and exceed 25% of the item):		5.14		8 5.68	
a. TEXT	F658			<u> </u>	M.10.a
D. F859	F659				M.10.I
C. TEXT F880	F660				M.10.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

	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)					
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of: 1. Individuals, partnerships, and corporations (include all certified and official checks)													
	B549					1			B550				1.
	2202					-			2520				2.
	2203							e Gro	2530			1	3.
	B551			ALC:					B552				4.
5. Banks in foreign countries	2213								2236				5.
6. Foreign governments and official institutions (including foreign central banks)	2216		e de la composition della composition della comp	14 PO 14					2377	J. J.	· \$, -		6.
													•
item 13.a)	2215				2210	There are the star of the star			2385	3808			7.

Memoranda					
Dollar Amounts in Thousan	ds RCO	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):				W	
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	5			M.1.a.
b. Total brokered deposits	2365	5			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	3			M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered	.1344	Sec. NO	two A	MARKE.	
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 mat	urity	· / /			
of one year or less (included in Memorandum item 1.c.(1) above)	A24	3			M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining mature	rity 🔣			i dicar	
of one year or less (included in Memorandum item 1.b above)	A244	<u> </u>			M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.	() j	14 7	115 9 7 13		
reported in item 3 above which are secured or collateralized as required under state law)		day			
(to be completed for the December report only)	5590		<u> </u>	1	M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must	st 🏳 🗠				
equal item 7, column C above):					
a. Savings deposits:		4.50			
(1) Money market deposit accounts (MMDAs)	6810)			M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352	2		1	M.2.a.(2)
b. Total time deposits of less than \$100,000	6648	3			M.2.b.
c. Total time deposits of \$100,000 or more	2604	<u> </u>	<u> </u>		M.2.c.
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorano	dum		2 4 j. ()	<u> Têlah</u>	
item 2.c, "Total time deposits of \$100,000 or more," above	F23	3			M.2.c.(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 		14			
(1) Three months or less	A579		ļ	ļ	M.3.a.(1)
(2) Over three months through 12 months	A580				M.3.a.(2)
(3) Over one year through three years			<u> </u>		M.3.a.(3)
(4) Over three years	A582			<u> </u>	M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less		N. V			` '
(included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	A241				M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more: a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: 1,4		Section 1			
(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					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	9.30) 	c De	W. 1.C.(1)
(included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	A242		<u> </u>	L	M.4.b.

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

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

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou
Deposits of:		18 e 5 e	Y 14	
Individuals, partnerships, and corporations (include all certified and official checks)	B553			
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository		, K.		
institutions	B554			
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625			
Foreign governments and official institutions (including foreign central banks)	100-0			
5. U.S. Government and states and political subdivisions in the U.S.	10			
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200			

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

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

³ Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

⁴ Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

Schedule RC-F—Other Assets

Dollar	Amounts in T	housands	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:	\$	i.					
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	of		1.5		Te.		
this item)			2168				6.
a. Prepaid expenses	2166		.5	4		4.4	6.a.
b. Repossessed personal property (including vehicles)	1578					g-1-14	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				×	7.0	6.d.
e. TEX1 3549	3549						6.e
f. TEXT 3550	3550				i.,		6.f
g. TEXT 3551	3551			A 44		180	6.g.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160				7.

Schedule RC-G—Other Liabilities

D	ollar Amounts in Thou	sands	RCON	Bil	Mil	Thou
a. Interest accrued and unpaid on deposits in domestic offices 5	3645					
b. Other expenses accrued and unpaid (includes accrued income tax			RCFD	$\langle \mathbf{t}_i, \cdot \rangle$		1,215
payable)	3646					
2. Net deferred tax liabilities ²	3049					
Allowance for credit losses on off-balance sheet credit exposures			B557			
4. All other liabilities (itemize and describe amounts greater than \$25,00	0 that exceed 25% of	this	×7.99 243	ş.(ş.)	(Sysfel	100
item)	<u></u>		2938			
a. Accounts payable	3066			100		ile yy
b. Deferred compensation liabilities	C011		1.00	, jo. 4.	Asia da	
c. Dividends declared but not yet payable	2932		Jan.	13 april 1	7 -7-	4 5
d. Derivatives with a negative fair value held for purposes other		HAM.		771	hay i	
than trading	C012] ************************************			
e. TEXT 3552	3552					
f. TEXT 3553	3553			W (1		
g. TEXT 3554	3554		\4.8			, y
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930			

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

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

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

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

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

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

.	Domestic Offices						
Dollar Amounts in Thousands	NCON		Mil	Thou			
1. and 2. Not applicable	78.0	44					
3. Securities purchased under agreements to resell	. B989				3.		
4. Securities sold under agreements to repurchase		<u></u>			4.		
5. Other borrowed money	. 3190				5.		
EITHER							
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	. 2163				6.		
OR							
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	. 2941				7.		
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and							
IBFs)	2192				8.		
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and			1				
IBFs)	. 3129				9.		
In Items 10–17, report the amortized (historical) cost of both held-to-maturity and	RCON	Bil	Mil	Thou			
available-for-sale securities in domestic offices.	····			مرد			
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	1 .				12.		
13. Mortgage-backed securities (MBS):	10.7	3.0	4				
a. Pass-through securities:		76.0					
(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):		12.5	*1.1				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA		14.00.0000			13.b.(1		
(2) All other mortgage-backed securities			1		13.b.(2		
14. Other domestic debt securities (include domestic asset-backed securities)				1	14.		
15. Foreign debt securities (include foreign asset-backed securities)	~			<u> </u>	15.		
To leight debt securities (include all eight asserbacked securities) 16. Investments in mutual funds and other equity securities with readily determinable	1.1.3	$\overline{}$		714.7	15.		
fair values	A510	T	10 St. 20 St. 20 St. 20 St. 20 St. 20 St. 20 St. 20 St. 20 St. 20 St. 20 St. 20 St. 20 St. 20 St. 20 St. 20 St	<u> </u>	16.		
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities	70.0		\ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	7,30	\\\\		
	1374	COMMON CONTRACTORS	32 99 46.	T The second	17.		
(sum of items 10 through 16)	••				 ''``		
40. Facility and without the state and have prodifted about the facility of the state of the sta					10		
18. Equity securities that do not have readily determinable fair values	1/32		L	<u> </u>	18.		

Replace with INSERT V

Schedule RC-I—Assets and Liabilities of IBFs

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

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
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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		(Colu	mn A)		(Column B)							
	Amor	tized (H	istorical) Cost	Fair Value of Available-for-							
	of Held	l-to-Mat	urity Se	curities	Sale Securities							
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou				
10. U.S. Treasury securities	XXXX				XXXX							
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							
Mortgage-backed securities (MBS):												
a. Pass-through securities:								# 15 m				
(1) Issued or guaranteed by FNMA,												
FHLMC, or GNMA	XXXX				XXXX							
(2) Other pass-through securities	XXXX				XXXX							
 b. Other mortgage-backed securities 							ing e					
(include CMOs, REMICs, and stripped	4											
MBS):			(37 <u>(1)</u>	123								
(1) Issued or guaranteed by FNMA,		ĺ		Ì	!							
FHLMC, or GNMA	XXXX			<u> </u>	XXXX			-				
(2) All other mortgage-backed securities	XXXX			<u> </u>	XXXX			ļ				
14. Other domestic debt securities (include				ł	ŀ							
domestic structured financial products and												
domestic asset-backed securities)	XXXX			<u> </u>	XXXX			 				
15. Foreign debt securities (include foreign					İ							
structured financial products and foreign				1								
asset-backed securities)	XXXX				XXXX							
16. Investments in mutual funds and other							ļ					
equity securities with readily determinable	VVVV		1		VVVV							
fair values	XXXX			 	XXXX							
17. Total held-to-maturity and available-for-		1		}								
sale securities (sum of items 10 through	~~~				\ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\							
16)	XXXX	<u> </u>	<u> </u>		XXXX	1						

Schedule RC-K—Quarterly Averages¹

Dollar Amounts in Thous	RCFD	Tril	Bil	Mil	Thou		
ASSETS		, it				7.0	
Interest-bearing balances due from depository institutions		3381					1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage	200		3				
backed securities)		B558					2.
3. Mortgage-backed securities ²		B559	200 - Suntaria - 1122	30000000000000000000000000000000000000	CONTRACTOR CONTRACTOR		3.
4. All other securities ^{2, 3} (includes securities issued by states and political subdivisions in the U.S.)	B560					4.	
Federal funds sold and securities purchased under agreements to resell		3365					5.
6. Loans:						1.7	
a. Loans in domestic offices:		RCON					
(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:			it is	$H_{i}H_{i}^{\prime}$		and gray	
(a) Credit cards		B561					6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and		1.361,221,000,000,000	4			4	
revolving credit plans other than credit cards)		B562			<u> </u>		6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN	3360					6.b.
7. Hading about	RCFD				ļ		7.
Lease financing receivables (net of unearned income)	RCFD	·			ļ		8.
9. Total assets ⁴	RCFD	3368		Lands de Sau			9.
LIABILITIES 10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS account	s,		a.				
and telephone and preauthorized transfer accounts) (exclude demand deposits)		3485	<u> </u>		<u> </u>		10.
11. Nontransaction accounts in domestic offices:	i	3	**************************************			(i,j,j)	
a. Savings deposits (includes MMDAs)		B563			<u> </u>		11.a
b. Time deposits of \$100,000 or more		A514		<u> </u>	ļ		11.b
c. Time deposits of less than \$100,000		A529		<u> </u>	I		11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries,	1.00 PM	34.					
and IBFs	3404	├		ļ		12.	
13. Federal funds purchased and securities sold under agreements to repurchase	3353		<u>l</u>	ļ		13.	
14. Other borrowed money (includes mortgage indebtedness and obligations under						KIN, KI	
capitalized leases)	RCFD	3355		L	L		14.

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

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

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

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

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

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

				oliar A	moun	5 1/1 1	iiousa	iius	RCFD Bil	Mil	Thou
Unused commitments:			_				••				
 a. Revolving, open-end lines secured by 1–4 fan 									2014	3 M X 3 3 3 4 1	
lines								······ }	3814	+	\vdash
. Credit card lines									3015		
c. (1) Commitments to fund commercial real esta	ate, cons	structi	on, an	d land	deve	opme	nt Ioai	ns			1.4
secured by real estate:									FACA		
(a) 1-4 family residential construction loan							•••••	•••••	F164		2.733
(b) Commercial real estate, other construc									F165		
commitments									F103		
(2) Commitments to fund commercial real est									6550		
NOT secured by real estate									3817	 	+
. Securities underwriting									3818	 	+
Other unused commitments									3819	+	+
inancial standby letters of credit and foreign offi	ce guara	antees			2920		•••••	······	3019		
. Amount of financial standby letters of credit co	onveyea	to otr	ers		3020				3821		
Performance standby letters of credit and foreign	ı oπice g	uaran	1662		3822			[3021	1000	
. Amount of performance standby letters of cree	air couve	eyea u	o otne	15	3022				3411	T SANTANA T	
commercial and similar letters of credit		•••••	••••••		•••••	•••••	• • • • • • • •				3.465
lot applicable	_4	. 46		aria i	ndom	sifical (aaina	.+			
Securities lent (including customers' securities le								o L	3433	Bartonia yan	
oss by the reporting bank)		(Colu	mn A)			(Colu	mn R)		0.00	9.3°7	
Mackin		Guar				Bene	-				
Credit derivatives: Purchased Protection -	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou			
Notional amounts:	 1	Dil	IVIII	11100	C969	DIL	IVIII	11100			
(1) Credit default swaps					C971						
(2) Total return swaps	" 				C973						
(3) Credit options					C975						
(4) Other credit derivatives	(3/4)							910.50			
. Gross fair values:	C210				C221			37050000			
(1) Gross positive fair value	(2219					 		 		2.	
(2) Gross negative fair value	[0220]				C222	1	ı	1			
				L	C222	l	<u> </u>	l	8765] [
Spot foreign exchange contracts			 	d des		each c	omno	nent	8765		
All other off-balance sheet liabilities (exclude der	rivatives) (item	ize ar	nd des	cribe e	each c	ompo	nent			
All other off-balance sheet liabilities (exclude der of this item over 25% of Schedule RC, item 28, "	rivatives) (item	ize ar	nd des	cribe e	each c	ompo	nent	MAN TO SERVICE STATE OF THE SE		
All other off-balance sheet liabilities (exclude der of this item over 25% of Schedule RC, item 28, " a. <u>Securities borrowed</u>	rivatives Total eq) (item	ize ar	nd des	cribe 6	each c	ompo	nent			
All other off-balance sheet liabilities (exclude der of this item over 25% of Schedule RC, item 28, " a. <u>Securities borrowed</u> b. <u>Commitments to purchase when-issued secu</u>	rivatives Total eq	(item	ize ar apital")	nd des	3432 3434	each c	ompo				
All other off-balance sheet liabilities (exclude der of this item over 25% of Schedule RC, item 28, " a. <u>Securities borrowed</u> b. <u>Commitments to purchase when-issued secu</u> c. Standby letters of credit issued by a Federal	rivatives Total eq	(item	ize ar apital")	nd des	3432 3434	each c	ompo				
All other off-balance sheet liabilities (exclude der of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item over 25% of Schedule RC, item 28, " One of this item 25% of Schedule RC, item 28, " One of this item 25% of Schedule RC, item 28, " One of this item 25% of Schedule RC, item 25% o	rivatives Total eq	(item	ize ar apital")	nd des	3432 3434 C978	each c	ompo				
Il other off-balance sheet liabilities (exclude der f this item over 25% of Schedule RC, item 28, " Securities borrowed Commitments to purchase when-issued secuence of Standby letters of credit issued by a Federal bank's behalf	rivatives Total eq	(item	ize ar apital")	nd des	3432 3434 23434 C978 3555	each c	ompo				
all other off-balance sheet liabilities (exclude der f this item over 25% of Schedule RC, item 28, securities borrowed Commitments to purchase when-issued securities of credit issued by a Federal bank's behalf TEXT 3555 TEXT 3556	rivatives Total eq	(item	ize ar apital")	nd des	3432 3434 3434 C978 3555 3556	each c	ompo				
all other off-balance sheet liabilities (exclude der f this item over 25% of Schedule RC, item 28, securities borrowed Commitments to purchase when-issued secues Standby letters of credit issued by a Federal bank's behalf TEXT 3555 TEXT 3556 TEXT 3557	rivatives; Total eq rities Home Lo) (item uity ca oan B	apital",	nd des	3432 3434 3434 C978 3555 3556 3557	each c	ompo				
Ill other off-balance sheet liabilities (exclude derictly of this item over 25% of Schedule RC, item 28, " Securities borrowed Commitments to purchase when-issued secues Standby letters of credit issued by a Federal bank's behalf TEXT Jasses Jasses TEXT Jasses Jass	rivatives)) (item uity ca oan B	apital", ank or	the descr	3432 3434 C978 3555 3556 3557 ibe ea	ch cor	ompo		3430		
Ill other off-balance sheet liabilities (exclude derivities for this item over 25% of Schedule RC, item 28, " Securities borrowed Commitments to purchase when-issued secues Standby letters of credit issued by a Federal bank's behalf EXAMPLE TEXT 3555 TEXT 3557 Ill other off-balance sheet assets (exclude derivities item over 25% of Schedule RC, item 28, "	rivatives)) (item uity ca oan B	apital", ank or	the descr	3432 3434 C978 3555 3556 3557 ibe ea	ch cor	ompo				
All other off-balance sheet liabilities (exclude derivative for this item over 25% of Schedule RC, item 28, " Securities borrowed Commitments to purchase when-issued secues Standby letters of credit issued by a Federal bank's behalf TEXT 3555 TEXT 3557 All other off-balance sheet assets (exclude derivative fithis item over 25% of Schedule RC, item 28, " Commitments to sell when-issued securities	rivatives)) (item uity ca oan B	apital", ank or	the descr	3432 3434 3434 3555 3556 3557 ibe ea	ch cor	ompo		3430		
All other off-balance sheet liabilities (exclude derivative for this item over 25% of Schedule RC, item 28, "a. Securities borrowed b. Commitments to purchase when-issued securities bank's behalf d. TEXT SSS	rivatives)) (item uity ca oan B	apital", ank or	the descr	3432 3434 C978 3555 3556 3557 ibe ea 3435 5592	ch cor	ompo		3430		
All other off-balance sheet liabilities (exclude derof this item over 25% of Schedule RC, item 28, "a. Securities borrowed b. Commitments to purchase when-issued secuce. Standby letters of credit issued by a Federal bank's behalf d. TEXT JSSS E. TEXT JSSS	rivatives)) (item uity ca oan B	apital", ank or	the descr	3432 3434 3434 3555 3556 3557 ibe ea	ch cor	ompo		3430		

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

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

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

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C.	Notional amounts by regulatory	capital	treatr	nent:						RCFD	Bil	Mil	Thou
	(1) Positions covered under the	Market	Risk	Rule	:						60.74 10.74		
	(a) Sold protection									xxxx			
	(b) Purchased protection									xxxx			
	(2) All other positions:												
	(a) Sold protection									xxxx			
	(b) Purchased protection that capital purposes		_		_	rantee		gulat	ory	xxxx			
	(c) Purchased protection that regulatory capital purpose									xxxx			
	 					Remai	ning	Matu	rity of:				
			Colur Yea				Colur er Or ıgh F	ie Ye	ar	, ,		mn C /e Ye	
d.	Notional amounts by remaining maturity:												
	(1) Sold credit protection:	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
	(a) Investment grade	xxxx				xxxx				xxxx			
	(b) Subinvestment grade	xxxx				xxxx				xxxx			
	(2) Purchased credit protection:												
	(a) Investment grade	xxxx				xxxx				xxxx			
	(b) Subinvestment grade	xxxx				xxxx				xxxx			

Schedule RC-L—Continued

Dollar Amounts in Thousa	nds	RCFD	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:			8	la var	× 4	144	
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	(Colu Intere Con	Foreign	umn E Excha tracts	ange	(C Equi	(Column D) Commodity and Other Contracts							
Derivatives Position Indicators	Trit Bil	Mil Th	nou	Tril Bil	Mil	Thou	Tril B	il Mil	Thou	Tril	Bil	Mil	Thou
Gross amounts (e.g., notional amounts) (for each column, sum of									P)	7			
items 12.a through 12.e must equal	RCF	D 8693		RCI	D 8694			RCFD 8695			RCF	D 8696	
sum of items 13 and 14): a. Futures contracts				1		<u> </u>			1	\vdash			
a. Futures contracts	RCF	D 8697	\dashv	RCI	D 8698			RCFD 8699	_)	-	RCF	D 8700	
b. Forward contracts			一							T	1		
c. Exchange-traded option contracts:	RCF	D 8701	T	RCI	D 8702	1		RCFD 8703	3		RCF	D 8704	-
(1) Written options										П			-
(т, тапаст срастения п	RCF	D 8705		RCI	D 8706			RCFD 8707	•		RCF	D 8708	
(2) Purchased options													
d. Over-the-counter option contracts:	RCF	D 8709		RCI	D 8710			RCFD 8711		L.,	RCF	D 8712	
(1) Written options													
	RCF	D 8713		RCI	D 8714		1	RCFD 8715	5	L.,	RCF	D 8716	
(2) Purchased options													
	RCF	D 3450		RCI	D 3826	·		RCFD 8719	 	<u> </u>	RCF	D 8720	
e. Swaps					L								
3. Total gross notional amount of		D A126	_	RCI	D A127			RCFD 872	3	L.,	RCF	D 8724	
derivative contracts held for trading		4. A. A. A. A. A. A. A. A. A. A. A. A. A.	-1,004	OBSERVATION NEW SEA	0.999.900.00	2 7 10 7 1 NG	W 4000 A4000	way Software white of the	**************************************	2023	PACTERSE C	and Adeland	BOY SHALL DAVI
4. Total gross notional amount of					Contract Contract	4.34	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1), /j. k	N 97	RU:			4.4
derivative contracts held for	RCF	D 8725		RCI	FD 8726	1	 	RCFD 872	<u></u>		RCF	D 8728	
purposes other than trading	Choin, Chaptin		.47	is in the same	States I have		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	651-58.12	14/1/14/2	1 X 2 X 1 Sau 2		69 E. N. 5 4 6	3 0 30 30
a. Interest rate swaps where the		D A589		11 15 15 15 15 11 15 15 15 15 15 15 15 15 15 15 15 15 1				報・ 3. 7 22 - 4. 3. 5.	A CONTRACTOR				oot b
bank has agreed to pay a	, ACF	D A 303											
fixed rate5. Gross fair values of derivative		176.03	13.3			11.5				100		3.00	
contracts:	. i										erterer Astorie		
a. Contracts held for trading:	RCF	D 8733		RC	FD 8734	3 (2 2 1 may 1	102.000 (NO.000)	RCFD 873	5		RCF	D 8736	4.00 may 1.00 m
(1) Gross positive fair value			\neg				 			İТ			
(1) Gross positive fair value	RCF	D 8737		RC	FD 8738	.!		RCFD 873		 	RCF	D 8740	L
(2) Gross negative fair value										T			
b. Contracts held for purposes other	12.7			55 W 144	A	游台	4.8.4.2	J- 1. 34			A Service	Sign.	ragita.
than trading:		D 8741			FD 8742			RCFD 874	3		RCF	D 8744	
(1) Gross positive fair value													
• ,		D 8745		RC	FD 8746			RCFD 874	7		RCF	D 8748	
(2) Gross negative fair value		T											

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

		anks	nn A s an es Fi	ď	(Column B) Monoline Financial Guarantors						nn C Fun	,	s	Column D) Sovereign overnments			(Column E) Corporations an All Other Counterparties			
16. Over-the counter derivatives:	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
a. Net current credit exposure	xxxx				xxxx				xxxx				xxxx				xxxx			
b. Fair value of collateral:					erez	Section 1									44					
(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		<u> </u>		xxxx				xxxx			
(7) All other collateral	xxxx				xxxx				xxxx				xxxx		<u> </u>		xxxx		ļ	
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	~~~~				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

	RCFD	Bil	Mil	Thou	
. Extensions of credit by the reporting bank to its executive officers, directors, principal	2 100	y (4)	a de		
shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal		1			
shareholders, and their related interests	6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all			1710		
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	7	11.			1.b.
. Intangible assets other than goodwill:					
a. Mortgage servicing assets	3164				2.a.
(1) Estimated fair value of mortgage servicing assets	(8.33)		344	0	2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	. B026	A CONTRACTOR OF THE PARTY OF TH			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.
Other real estate owned:	REPL	1:50			Z.u.
a: Direct and indirect investments in real estate ventures.	5372	CALYAL.			3.a.
b. All other real estate owned:	PCON	W. 77,80	4. 5.		
a. (N) Construction, land development, and other land in domestic offices	5508	110		- X-51-36-13-4	3.b.(1)
(a) Construction, land development, and other land in domestic offices	5509			 	
· ·	5510			 	3. b.(2)
c. (9) 1–4 family residential properties in domestic offices.	`				3. b.(3)
d. (*) Multifamily (5 or more) residential properties in domestic offices			-		3.b.(4)
e. (5) Nonfarm nonresidential properties in domestic offices	. 5512				3. b.(5)
f. (6) Foreclosed properties from "GNMA loans"	. C979			 	3. b.(6)
g.(Z) In foreign officesRCF		X (5) 757 #2X \$	Francisco		3. b.(7)
through 3.9)	RCFD	1,5	I	34013	
n. & Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	. 2150	0.000.00			3.a.h.
. Investments in unconsolidated outsidiaries and associated companies: Not applicable	31		ş Voγt I	(i) (ii)	
a. Direct and indirect investments in real estate ventures.	. 5374				4.a .
					-4.b.
b. All other investments in unconsolidated subsidiaries and associated companies	5375				
e. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	5375 2130				4.6.
e. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)			() () ()	98.1 A 200.0	
e. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)			, D		
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130		sis TX.	Page 1 Authority	
e. Total (sum of items 4.a and 4.b) (must equal Schedule RG, item 8)	. 2130 . F055		() () () () () () () () () () () () () (-4.c.
e. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130 . F055 . F056	1	Sept. 1		4.c. 5.a.(1)
e. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130 F055 F056		136 5 5 6 6 4 6		5.a.(1) 5.a.(1)
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of: (a) One year or less (b) Over one year through three years (c) Over three years through five years (d) Over five years	. F055 . F056 . F057 . F058				5.a.(1) 5.a.(1) 5.a.(1)
e. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of: (a) One year or less (b) Over one year through three years (c) Over three years through five years	. F055 . F056 . F057		3 - 4 - 4		
e. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of: (a) One year or less (b) Over one year through three years (c) Over three years through five years (d) Over five years	. F055 . F056 . F057 . F058				5.a.(1)(5.a.(1)(5.a.(1)(5.a.(1)(
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) 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 (b) Over one year through three years (c) Over three years through five years (d) Over five years (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ²	. F055 . F056 . F057 . F058				5.a.(1)(5.a.(1)(5.a.(1)(5.a.(1)(5.a.(2)
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of: (a) One year or less (b) Over one year through three years (c) Over three years through five years (d) Over five years (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ² (3) Structured advances (included in items 5.a.(1)(a) – (d) above)	2130 - 2130 - F055 - F056 - F057 - F058 - 2651				5.a.(1)(5.a.(1)(5.a.(1)(
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of: (a) One year or less (b) Over one year through three years (c) Over three years through five years (d) Over five years (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ² (3) Structured advances (included in items 5.a.(1)(a) – (d) above) b. Other borrowings:	2130 - 2130 - F055 - F056 - F057 - F058 - 2651				5.a.(1)(5.a.(1)(5.a.(1)(5.a.(1)(5.a.(2)
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) 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 (b) Over one year through three years (c) Over three years through five years (d) Over five years (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ² (3) Structured advances (included in items 5.a.(1)(a) (d) above) b. Other borrowings: (1) Other borrowings with a remaining maturity or next repricing date of:3	. 2130 . F055 . F056 . F057 . F058				5.a.(1) 5.a.(1) 5.a.(1) 5.a.(1) 5.a.(2) 5.a.(3)
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) 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 (b) Over one year through three years (c) Over three years through five years (d) Over five years (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ² (3) Structured advances (included in items 5.a.(1)(a) – (d) above) b. Other borrowings: (1) Other borrowings with a remaining maturity or next repricing date of: ³ (a) One year or less	2138 - 2138 - F055 - F056 - F057 - F058 - F059 - F060				5.a.(1) 5.a.(1) 5.a.(1) 5.a.(1) 5.a.(2) 5.a.(3) 5.b.(1)
e. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). 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 F056 F057 F058 2651 F059 F060 F061				5.a.(1) 5.a.(1) 5.a.(1) 5.a.(1) 5.a.(2) 5.a.(3) 5.b.(1)
C. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) 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 (b) Over one year through three years (c) Over three years through five years (d) Over five years (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)² (3) Structured advances (included in items 5.a.(1)(a) – (d) above) b. Other borrowings: (1) Other borrowings with a remaining maturity or next repricing date of:3 (a) One year or less (b) Over one year through three years (c) Over three years through five years	2130 - 2130 - F055 - F056 - F058 - 2651 - F060 - F060 - F061 - F062		55 Cm 45		5.a.(1) 5.a.(1) 5.a.(1) 5.a.(1) 5.a.(2) 5.a.(3) 5.b.(1) 5.b.(1)
Council (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of: (a) One year or less (b) Over one year through three years (c) Over three years through five years (d) Over five years (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)² (3) Structured advances (included in items 5.a.(1)(a) – (d) above) b. Other borrowings: (1) Other borrowings with a remaining maturity or next repricing date of:³ (a) One year or less (b) Over one year through three years (c) Over three years through five years (d) Over five years	. F055 F056 F057 F058 . 2651 F059 . F060 F061 F062 F063				5.a.(1) 5.a.(1) 5.a.(1) 5.a.(1) 5.a.(2) 5.a.(3) 5.b.(1) 5.b.(1)
Concept the second sec	. F055 F056 F057 F058 . 2651 F059 F060 F061 F062				5.a.(1)(5.a.(1)(5.a.(1)(5.a.(1)(5.a.(1)(5.a.(3)(1)(5.a.(3)(1)(5.b.(1)(
C. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). 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 F056 F057 F058 . 2651 F059 F060 F061 F062				5.a.(1)(5.a.(1)(5.a.(1)(5.a.(1)(5.a.(2)(5.a.(3)(5.b.(1

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.

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

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Schedule RC-M—Continued

Dollar Amounts in Thousands	RCFD	Yes		No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	. B569		1		6.
	RCFD	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities					7.
8. Primary Internet Web site address of the bank (home page), if any					
(Example: www.examplebank.com) TEXT http://				· · · · · ·	8.
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?	RCFD 4088	Yes	16. 17.	No	9.
10. Secured liabilities:					
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in	RCON	Bil	Mil	Thou	
Schedule RC, item 14.a)	. F064				10.a.
 b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, 	RCFD	4 9	1		
items 5.b.(1)(a)(d))	. F065	l		<u> </u>	10.b.

INSERT M

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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	X	NO
XXXX			
	1.71	i je	
	YES		NO
XXXX			

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

	3							ımn C					
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
. Loans secured by real estate:	4.7							*	1				
 a. Construction, land development, and other 	10.77									200 450			
land loans in domestic offices:													
(1) 1–4 family residential construction	表数		/ <u>1</u> 8 / 1	i to de la composition della composition della c	22 (E)	D.	10 160 T	(()	发展		A STATE	Tipe, in	
loans	F172	0.00	104 15 C	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	F174				F176				1.
(2) Other construction loans and all land	F173	27 (4)			F175	39. P	26.40° 68	100	F177	10.2 cm			4
development and other land loans	3493			-	3494			<u> </u>	3495		-	+	1. 1.
b. Secured by farmland in domestic offices	3453	E. San	1 4.1	4167.46	3434			to the	3493				1.
 Secured by 1–4 family residential properties in domestic offices: 				and the			7.1						
(1) Revolving, open-end loans secured by			1				1.4						
1–4 family residential properties and					100			36.2					
extended under lines of credit	5398		2.600		5399	area ann an Ta	WO-WELDER WE		5400		**************************************		1.
(2) Closed-end loans secured by	16 A. S.	C. A.	21.00		7 - 700			7.40					•
1–4 family residential properties:				\$ 1	4.4							14.7	
(a) Secured by first liens	C236	200.7244075			C237		7.00		C229	20.0042-00			1
(b) Secured by junior liens	C238				C239				C230		1		1.
d. Secured by multifamily (5 or more) residential				1, 13	Mar.	110		N-10-5		100	4	W 1.	
properties in domestic offices	3499				3500				3501				1
e. Secured by nonfarm nonresidential		\$	集量	12.00	10.0	海	4 4	77.		N. 1		w.¥	
properties in domestic offices:											装 景		
(1) Loans secured by owner-occupied	1	4	19,20					11.1		3	2 1		
nonfarm nonresidential properties	F178				F180				F182		T	T	1
(2) Loans secured by other nonfarm		71.24.3		* . *	charg.		1925		S-136		42.75	(45)	
nonresidential properties	F179				F181				F183				1
	RCFN			家 包括	RCFN				RCFN			4.4.	
f. In foreign offices	B572				B573				B574				1
2. Loans to depository institutions and acceptances					.	A		n. 43	(*) \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	1.45	5.50	\$ 27.12	
of other banks:	Cords.											12.7	
a. To U.S. banks and other U.S. depository	RCFD				RCFD	200		16503	RCFD		4.		į
institutions	5377	ļ	<u> </u>		5378		ļ	<u> </u>	5379		<u> </u>		2
b. To foreign banks	5380			1000	5381				5382	<u> </u>	<u> </u>		2
Loans to finance agricultural production and					100	KATES Y	1947	1.000	\$1,76°E				
other loans to farmers	1594	10 1 10 17	22000	132 3 3 3 2	1597	1 500 3 % W	<u> </u>	1	1583	PROFESS AC.		1	3
Commercial and industrial loans:					4.7			(%) T			100	alkV 15-3	ĺ
a. To U.S. addressees (domicile)	1251	<u> </u>	-	 	1252	-	ļ	ļ	1253		 	+	4
b. To non-U.S. addressees (domicile)	1254	hater is a sec		<u> </u>	1255	L	<u> </u>	A Marine	1256	. 19 (Jálose)	/ ife - street	gigalistina Maka	4
5. Loans to individuals for household, family, and		1 ₈₆ 2							×			# + 15°	l
other personal expenditures:	2.074	1					T		<u> </u>		T		-
a. Credit cards	B575	Land State of the state of the	-74.87	Total parkets	B576	-		<u> </u>	B577	<u> </u>	1		5
b. Other (includes single payment, installment,						*							
all student loans, and revolving credit plans	DEE	43.75% 	<u>1 60,640</u> T	T	1983) DE==	<u> </u>	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	T	DESS	1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1	CM(4/√y T	11-4-850/64	_
other than credit cards)	B578	L .	1	<u> </u>	B579	1	<u> </u>	1	B580		The stages	As of the same	5
6. Loans to foreign governments and official	5000	35 e Set.	s teknika il	##14 c. "	T	\$1.25° 1		T	E004	T	<u>⇔√1∦</u> 1	Affred Wild	۱ .
institutions	5389	<u> </u>	1	 	5390		<u> </u>	1	5391 5461	L	\bot	\perp	6

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	3		due ugh 89 nd stil		ı		ue 90 r more still	1			mn C) ccrual		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Lease financing receivables: a. Leases to individuals for household, family, and other personal expenditures	F166				F167				F168				8.a.
b. All other leases	F169	1967-0628-04108			F170	77 33 101		90700000	F171	Had Well opening	Time outstaken in	a processing to the same	8.b.
9. Debt securities and other assets (exclude													- 1
other real estate owned and other repossessed	3505		CONTROL OF THE	Militarian.	3506	e a water by			3507	200			. 1
assets)	3303				3300		14 E Y		0007	16		理 当小	<u></u>
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	4.5		160 A 18							4.7	7		
included in item 10 above (exclude rebooked	1.44	4											
"GNMA loans")	5615				5616				5617				10.a.
b. Rebooked "GNMA loans" that have been							4.56		满心				
repurchased or are eligible for repurchase	100			4.5	Sec. 10			28.00					
included in item 10 above	C866				C867		Ĺ	<u></u>	C868			<u> </u>	10.b.
		/Calu	mn Al		ľ	(Calu	mn Bl			(Colu	mn C	١.	
Mamaranda		Pas 30 thro days a	mn A) t due ough 8 and stil uing	9		Past of days of and	mn B) due 90 or more still ruing)			mn C) ccrual		
Memoranda Dollar Amounts in Thousands		Pas 30 thro days a	due ough 8	9		Past of days of and	due 90 or more still)		Nona			
Dollar Amounts in Thousands 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):		Pas 30 thro days a acci	due ugh 8 ind stil uing	9 II	(Past of days of and accr	due 90 or more still ruing) e		Nona	ccrua		
Dollar Amounts in Thousands 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): a. Loans secured by 1–4 family residential		Pas 30 thro days a acci	due ugh 8 ind stil uing	9 II	(Past of days of and accr	due 90 or more still ruing) e		Nona	ccrua		M.1.a.
Dollar Amounts in Thousands 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):	RCON	Pas 30 thro days a acci	due ugh 8 ind stil uing	9 II	RCON	Past of days of and accr	due 90 or more still ruing) e	RCON	Nona	ccrua		M.1.a.
Dollar Amounts in Thousands 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): a. Loans secured by 1–4 family residential properties in domestic offices	RCON F661 RCFD	Pas 30 thro days a acci Bil	due ugh 8 ind stil uing	9 II	RCON F662	Past of days of and accr	due 90 or more still ruing Mil) e	RCON F663	Nona	ccrua		M.1.a.
Dollar Amounts in Thousands 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): a. Loans secured by 1–4 family residential properties in domestic offices	RCON F661	Pas 30 thro days a acci Bil	due ugh 8 ind stil uing	9 II	RCON F662	Past of days of and accr	due 90 or more still ruing Mil) e	RCON	Nona	ccrua		M.1.a. M.1.b.
Dollar Amounts in Thousands 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): a. Loans secured by 1–4 family residential properties in domestic offices	RCON F661 RCFD 1658	Pas 30 thro days a acci Bil	due ugh 8 ind stil uing	9 II	RCON F662 RCFD 1659	Past of days of and accr	due 90 or more still ruing Mil) e	F663 RCFD 1661	Nona	ccrua		M.1.b.
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): a. Loans secured by 1–4 family residential properties in domestic offices	RCON F661 RCFD	Pas 30 thro days a acci Bil	due ugh 8 ind stil uing	9 II	RCON F662	Past of days of and accr	due 90 or more still ruing Mil) e	F663 RCFD 1661	Nona Bil	ccrua		
Dollar Amounts in Thousands 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): a. Loans secured by 1–4 family residential properties in domestic offices	RCON F661 RCFD 1658	Pass 30 throdays a acci	due ugh 8 ind stil uing	9 II	RCON F662 RCFD 1659	Past of days of and accr	due 90 or more still ruing Mil) e	F663 RCFD 1661	Nona Bil	ccrua		M.1.b.

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

xxxx		xxxx	xxxx	
xxxx	-	 xxxx	xxxx	
			, and the second	

Schedule RC-N—Continued

cemmedity and equity contracts:

Fair value of amounts carried as assets

Memoranda—Continued

		(Column A) (Column B) (Column B) Past due 90 Nonae The street of the str											
Dollar Amounts in Thousands	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 F664				C241 F665				C226				M.5.a. M.5.b.(
(2) Unpaid principal balance	F667				F668				F669				M.5.b.(
,, , ,	i	Past c	mn A) lue 30)		Past o	mn B) lue 90)					•
Dollar Amounts in Thousands	RCFD	Bil	89 da Mil	Thou	RCFD	Bil	r more	Thou					

	RCFD	Bil	Mil	Thou	i
7. Additions to nonaccrual assets during the quarter	C410				M.7.
9. Nanacerual accets cold during the quarter	C411				MO

M.6.

38

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

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

Dollar Amounts in Thousands	s RCFD	Bil Mil	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal	1			
Deposit Insurance Act and FDIC regulations	F236			1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions				••
(including foreign deposits)	F237			2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2	RCFN			
above)	F234			3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in	RCFD			
Section 3(I) of the Federal Deposit Insurance Act and FDIC regulations	F238			4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on	79.71			
allowable exclusions (including foreign deposits)	F239			5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon	RCFN	44	A A	
(included in item 5 above)	F235			6.
INSERT O				
Memoranda				
Dollar Amounts in Thousands	RCON	Bil Mil	Thou	1
1. Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico		100		•
and U.S. territories and possessions, including related interest accrued and unpaid (sum of	. 141.2		read the	
Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O,	3.06	7	1.46	
item 1 less item 2):	4	7.5		
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) Number	3. J. D.		11111	
of \$100,000 or less (to be completed for the June report only) F050			7.74	M.1.a.(2
b. Deposit accounts (excluding retirement accounts) of more than \$100,000:1	27.234		ere i e i i	·
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000	. F051			M.1.b.(1
(2) Number of deposit accounts (excluding retirement accounts) Number			。 上海	
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 Number				
(to be completed for the June report only)				M.1.c.(2
d. Retirement deposit accounts of more than \$250,000:1		43.7	wy William	
(1) Amount of retirement deposit accounts of more than \$250,000	. F047			M.1.d.(1
Number				
(2) Number of retirement deposit accounts of more than \$250,000				M.1.d.(2
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.2		建 基本的	A Co	
2. Estimated amount of uninsured assessable deposits in domestic offices of the bank and in				ļ
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 Ce	ert No.	1
TEXT A545	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, 200/, Report of Condition.

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7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must equal Schedule RC-M,			
	items 5.b.(1)(a)-(d) minus item 10.b):	RCFD		Y
	a. One year or less	XXXX		
	b. Over one year through three years	XXXX		
	c. Over three years through five years	XXXX		
	d. Over five years	XXXX		
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):	, P.		
	a. One year or less	XXXX		
	b. Over one year through three years	XXXX		
	c. Over three years through five years	XXXX		
	d Over five years	XXXX		

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

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Retail originations during the quarter of 1–4 family residential mortgage	4			10	
loans for sale ² :	. A		and i		
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	12		4.4	4	
for sale ² :				1	
a. Closed-end first liens	F068				2.a.
b. Closed-end junior liens	F069		<u> </u>		2.b.
c. Open-end loans extended under lines of credit:			が表現	$f_{i} H_{i} M$	
(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:		v e e		46	
a. Closed-end first liens	F070				3.a.
b. Closed-end junior liens	F071		1		3.b.
c. Open-end loans extended under lines of credit:		100	A 124	9.3.4	
(1) Total commitment under the lines of credit	F674		ļ		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			y_{ij}, σ		
Schedule RC, item 4.a):	4				
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:	, a		ながれる		
(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				3.44	
residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):	RIAD	14			
a. Closed-end 1–4 family residential mortgage loans	F184		ļ		5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560		1	<u> </u>	5.b.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the	1040				
quarter:	RCON				
a. Closed-end first liens	F678		ļ		6.a
b. Closed-end junior liens	F679	<u> </u>	<u> </u>	<u> </u>	6.b
c. Open-end loans extended under line of credit:	. (\$1.0°				
(1) Total commitment under the lines of credit	F680				6.c.(1)
(2) Principal amount funded under the lines of credit	F681	L	<u></u>	L	6.c.(2)

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

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

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

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

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC RCFD	LESS: Netter Determine Total F	umn B) Amounts d in the ination of air Value	(Column C Level 1 Fair V Measureme RCFD	alue L	(Column D) Level 2 Fair Value Measurements RCFD	Level 3 I	ımn E) Fair Value rements
ASSETS	Will State of the			Danier, era era artar jena """			14 300	
1. Available-for-sale securities	xxxx	xxxx		xxxx		xxxx	XXXX	
2. Federal funds sold and securities purchased under agreements to resell	xxxx	xxxx	1	xxxx		xxxx	XXXX	
3. Loans and leases held for sale								
4. Loans and leases held for investment	xxxx	xxxx	i ·	xxxx		xxxx	XXXX	
5. Trading assets:								
a. Derivative assets	3543	XXXX	l .	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					a- rijerii	36.4 66 miles (1972)		
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	1	xxxx		XXXX	XXXX	
·	Max Control							70.5
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:		Te disease and	(in all light white will		and and a second			
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	L
14. Total liabilities measured at fair value on a recurring basis	xxxx	xxxx		xxxx		xxxx	XXXX	<u> </u>
Memoranda	r	_	, .	,	···	·····		
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6,					- 1	į į		
that are greater than \$25,000 and exceed 25% of item 6):	xxxx	xxxx		xxxx		XXXX	XXXX	igsquare
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	<u> </u>	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	<u></u>	xxxx	L	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	

Schedule RC-R—Regulatory Capital

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4	1

Dollar	Amounts in Thousa	nds [RCFD	Bil	Mil	Thou	
Tier 1 capital bank							4
1. Total equity capital (from Schedule RC, item 28).27.a)			3210				1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a					4	4	
positive value; if a loss, report as a negative value)	-		8434				2.
LESS: Net unrealized loss on available-for-sale EQUITY securities¹ (report			24				
value)			A221				3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, re		ilue:	1	10 Kg		1. (6.)	
if a loss, report as a negative value)			4336				4.
5. LESS: Nonqualifying perpetual preferred stock			B588				5.
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 account				<i>-</i>	1.0		
option that is included in retained earnings and is attributable to change							ĺ
creditworthiness (if a net gain, report as a positive value; if a net loss, r				P i			
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 relations			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			5306			1	م ا
			5206				۱.,
12. Qualifying subordinated debt and redeemable preferred stock13. Cumulative perpetual preferred stock includible in Tier 2 capital			B593				12. 13.
			5310				14.
14. Allowance for loan and lease losses includible in Tier 2 capital			2221		 	 	15.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2			B594				16.
16. Other Tier 2 capital components			5311		 		1
17. Tier 2 capital (sum of items 12 through 16)			8275		 		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)		••••••	02/3	L	L		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			T	21.
21. Total risk-based capital (Suffr of items 11, 10, and 15, iess item 20/				ı	<u> </u>		. 21.
Total assets for leverage ratio		RCFD	Tril	Bil	Mil	Thou	
22. Average total assets (from Schedule RC-K, item 9)		3368					22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from it	em 7.a above)	B590			<u> </u>		23.
24. LESS: Disallowed servicing assets and purchased credit card relationship			$x_{i+1} = x_{i+1} = x_i$	Service.	GAZ.	$M^2 \sim \frac{\pi}{2} \lambda_{\perp}$	
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		A224					27.
	,						_
Adjustments for financial subsidiaries			RCFD	Bil	Mil	Thou	
28. a. Adjustment to Tier 1 capital reported in item 11			C228				28.
b. Adjustment to total risk-based capital reported in item 21			B503				28.
29. Adjustment to risk-weighted assets reported in item 62			B504			Ī	29.
30. Adjustment to average total assets reported in item 27			B505				30.
55. , ajasmon to avologo total accord reported in hom 21 minimum.				•	•	•	,
Capital ratios							1
(Column B is to be completed by all banks. Column A is to be completed by	(Column A)		<u> </u>	(Colu	ımn B))	1
banks with financial subsidiaries.)	RCFD Percentag	ge	RCFD	F	Percenta	ige]
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).

		(Colu	•)		olumn	•	(C	olumn	C)		olumr			Column		4	olumr	1 F)
		(fr	tals om	0)	S	ems N ubject	to		00/		Alloca		oy Risk	(Wei			, 	100%	
Dollar Amounts in Thousands	Tril	Schedi Bil	ule Ro	Thou	RISI	с-Weig Тміі	Thou	Bil	0% МіІ	Thou	Bil	20% Mil		Bil	50% Mil	Thou	Bil	Mil	Thou
Balance Sheet Asset Categories		de la	7-7	777	2.01	- 4.64 J	1100				OII		100		e par la				
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC,		RCF	0010			RCFD C	3 6 9		RCFD B	500		RCFD B	501	e de la			ı	RCFD B6	602
items 1.a and 1.b)						I			<u> </u>						200	37.9			
		RCF	1754	·		RCFD B6	603 		RCFD B6	504 T	<u> </u>	RCFD BE	505		RCFD B	506	<u> </u>	RCFD B6	507
35. Held-to-maturity securities		RCFD 1773		.1	RCFD B608			RCFD B6	509	1	RCFD B	310		RCFD 8	611		RCFD B6	512	
6. Available-for-sale securities	DOED 0005		Mitaba				RCFD CO			RCFD CO) Ye4					RCFD B5	30		
37. Federal funds sold and securities purchased under	ļ	RCFL	C225	T	A Card				T	,63 	<u>'</u>	T	,64 					KCFD BC	, <u>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</u>
agreements to resell		RCFE	5369			RCFD B	517		RCFD B6	518		RCFD B	519		RCFD B	520		RCFD B6	521
88. Loans and leases held for sale		RCFD B528			RCFD B622		522		RCFD B6	623	1	RCFD B	524		RCFD B	625	ļ .	RCFD B6	<u> </u> 626
9. Loans and leases, net of unearned income		DOE	3123		ļ	RCFD 31	22	All Sales	/ / / / / / / / / / / / / / / / / / /										
O. LESS: Allowance for loan and lease losses		KCFL	7 3123	Τ		T T	[9										4.6	
io. EEGG. / illowarios for four and fours forest		RCF	3545	1		RCFD B	527		RCFD B6	528 T		RCFD B	529 T	,	RCFD B	630		RCFD B6	31 T
1. Trading assets		RCFE	B639	<u> </u>		RCFD B	40		RCFD B6	L 641	ļ	CFD B	<u> </u> 342	-	RCFD B	<u> </u> 643		RCFD 53	1 39
I2. All other assets ¹																			
		RCFE	2170		ļ	RCFD B	544 T		RCFD 53	320		RCFD 53	327		RCFD 5	334	ļ	RCFD 53	140 T
43. Total assets (sum of items 34 through 42)		l		J	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	L	L	<u> </u>	<u> </u>	<u> </u>		<u> </u>	J	i	

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

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Schedule RC-R-Continued

	(Column A) Face Value	Credit	(Column E Credit	-	(Colum			olumn ition by		(Colum Weight Ca		(Colu	ımn F)	-
	or Notional Amount	Conversion Factor	Equivaler Amount ¹		0%			20%		50%		10	00%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil	Thou	Bil Mi	Thou	Bil	Mil	Thou	Bil Mil		Bil	Mil Thou	_
Derivatives and Off-Balance Sheet Items	RCFD B546	10 m	RCFD B547		RCFD	3548	R	CFD B58	<u> </u>	RCFD B	582	RCF	D B583	_
44. Financial standby letters of credit		1.00 or 12.5 ²								<u> </u>				_
45. Performance standby letters of	RCFD 3821	#17.5	RCFD B650		RCFD	3651	R	CFD B65	2	RCFD B	653	RCF	D B654	4
credit		.50												4
46. Commercial and similar letters of	RCFD 3411	18-74-14-15-15-16-16-16-16-16-16-16-16-16-16-16-16-16-	RCFD B655		RCFD	3656	R	CFD B65	<u>'</u>	RCFD B	658	RCF	D B659	4
credit		.20				_			S. C. C. S. S.	74.14				
47. Risk participations in bankers			300				September 1			e stadio 1	4.7	de pose	2900	Ž
acceptances acquired by the	RCFD 3429	And State	RCFD B660		RCFD	3661	R	CFD B662	2		a file (RCF	D B663	4
reporting institution		1.00				J				a Maria	en merci cipa			4
	RCFD 3433	2 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1	RCFD B664		RCFD	3665	R	CFD B666	3	RCFD B	667	RCF	D B668	4
48. Securities lent		1.00									_1			4
49. Retained recourse on small business	RCFD A250	ents of nation	RCFD B669)	RCFD	3670	R	CFD B67		RCFD B	672	RCF	D B673	4
obligations sold with recourse		1.00												
50. Recourse and direct credit substitutes			and the second second		4.4									
(other than financial standby letters of			3.7	100			e de la companya de la companya de la companya de la companya de la companya de la companya de la companya de			100	And the second		CASE N	. N. A.
credit) subject to the low-level exposure				100				ar billion					400000	Š.
rule and residual interests subject to a	RCFD B541	3. 5. 6e	RCFD B542	!				(1)	40.0	4		RCF	D B543	4
dollar-for-dollar capital requirement		12.5 ³						n a cons	(20)/4					1
51. All other financial assets sold with	RCFD B675	ind the Ve	RCFD B676	;	RCFD	3677	R	CFD B67	3	RCFD B	679	RCF	D B680	1
recourse		1.00		_ , ,										4
52. All other off-balance sheet	RCFD B681	100	RCFD B682	?	RCFD	3683	R	CFD B68	1	RCFD B	685	RCF	D B686	4
liabilities		1.00					L							┵
53. Unused commitments with an original	RCFD 3833		RCFD B687	,	RCFD	3688	R	CFD B68		RCFD B	690	RCF	D B691	#
maturity exceeding one year		.50				<u> </u>						100000		200
	and a second	F14674	RCFD A167	,	RCFD	3693	R	CFD B69	4	RCFD B	695		3.3	
54. Derivative contracts		440									1		41/07	

¹ Column A multiplied by credit conversion factor.

Replace with INSERT P

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

				sette			2. 2. 3.	1,04										
RC	FD 38	33		RC	FD B6	87	RC	FD B	888	RC	FD B	589	RC	FD B	690	RC	FD B	591
			.50															
												(4)		1989		1		
RC	FD XX	XX		RC	FD XX	XX	RC	FD XX	ХХ	RC	FD X	ΟXX	RC	FD X	ХХХ	RC	FD XX	ХХ
			.10															

Schedule RC-R—Continued

	(Co	lumn	1 C)	(C	olumn	D)	(C	olumr	1 E)	(Co	olumn F	=)
				Alloc	ation t	y Risk	Weig	ht Ca	tegory			
		0%			20%			50%		•	100%	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
otals			ne sult de	A sile.	964	gae", j	10,750	line s				e south
. Total assets, derivatives, and off-balance sheet items by risk weight category	RO	FD B6	96	F	RCFD B6	97 T	F	RCFD B6	98	R(CFD B699	
(for each column, sum of items 43 through 54)			1		<u> </u>			<u> </u>	إإ			
. Risk weight factor		× 0%		ļ	× 20%			× 50%			× 100%	
7. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by	RO	FD B7	00	F	RCFD B7	01 T	F	RCFD B7	02	RO	CFD B703	
item 56)		0		100		a unescription	a dan kasa					
	7,64	170	a e	44				and v	Sept.	R	CFD 1651	
. Market risk equivalent assets		de se		- 11				100	eye.	i		
. Risk-weighted assets before deductions for excess allowance for loan and lease losses and	41.00	411								R	CFD B704	
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)		170	2000				(2)				250.4000	
		eren.				100	Contract of		(7) L		CFD A222	
LESS: Excess allowance for loan and lease losses	5 4 C 4 C	W C 7				te esta						
			100						id t Apr		JFU 3126	
. LESS: Allocated transfer risk reserve	44.47	- 4	grav sadi				et som	urthia	2010			
	* * 1			1.0	and state	1414				1	7. 0 7223	
2. Total risk-weighted assets (item 59 minus items 60 and 61)	1900						20000	CANCE.	Harry A.			

Memoranda

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

						With a	ren	nainin	g mati	urity of	f					
		•	Colum	n A) or less	3	t	Ov	Colum er one igh fiv	year				Colum er five	n C) years		
2. Notional principal amounts of derivative contracts:1	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
a. Interest rate contracts	3809					8766					8767		L	ļ <u>.</u>		M.2.a
b. Foreign exchange contracts	3812					8769					8770		<u> </u>		igsquare	M.2.
c. Gold contracts	8771					8772					8773	<u> </u>	L			M.2.
d. Other precious metals contracts	8774					8775					8776		<u> </u>	<u></u>		M.2.0
e. Other commodity contracts	8777					8778					8779			L		M.2.€
f. Equity derivative contracts	A000					A001					A002					M.2.f
g. Credit derivative contracts:	SECTION AND			1		15 (1) P 1				5/47			or Edition			
(1) Investment grade	C980					C981					C982	₩		<u> </u>		M.2.g
(2) Subinvestment grade	C983					C984				<u> </u>	C985	<u> </u>				M.2.g

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

- Replace with INSERT Q

INSERT Q - FFIEC 031

- g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:
 - (1) Investment grade
 - (2) Subinvestment grade
- 3. Credit derivative contracts:

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

- a. Investment grade
- b. Subinvestment grade

		in 💸	
xxxx	xxxx	xxxx	
xxxx	xxxx	xxxx	
xxxx	xxxx	xxxx	
xxxx	xxxx	xxxx	

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

b. Recoveries

(Column G) (Column E) (Column F) (Column C) (Column D) (Column A) (Column B) Commercial All Other Loans, Other Home Credit Auto 1-4 Family and Industrial All Leases, and Consumer Equity Card Loans Residential Loans All Other Assets Loans Lines Receivables Loans **Dollar Amounts in Thousands** Mil Thou Mil Mil Thou Mil Thou Thou Mil Thou Bil Mil Thou **Bank Securitization Activities** 1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained RCFD B710 RCFD B711 RCFD B708 **RCFD B709** RCFD B705 RCFD B706 RCFD B707 or with recourse or other seller-1. provided credit enhancements..... 2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: a. Credit-enhancing interest-only strips **RCFD B718** RCFD B714 RCFD B717 RCFD 8712 **RCFD B713** RCFD B715 RCFD B716 (included in Schedules RC-B or 2.a. RC-F or in Schedule RC, item 5) RCFD C398 RCFD C399 RCFD C393 RCFD C394 RCFD C395 RCFD C396 RCFD C397 b. Subordinated securities and other 2.b. residual interests RCFD C405 RCFD C406 RCFD C403 RCFD C404 RCFD C400 RCFD C401 RCFD C402 c. Standby letters of credit and 2.c. other enhancements..... 3. Reporting bank's unused commit-**RCFD B732** RCFD B728 RCFD B729 RCFD 8730 RCFD B731 RCFD B726 RCFD B727 ments to provide liquidity to structures 3. reported in item 1 4. Past due loan amounts included in **RCFD B738** RCFD B739 RCFD B736 RCFD B737 RCFD B733 RCFD B734 RCFD B735 item 1: 4.a. a. 30–89 days past due..... RCFD B745 RCFD B746 RCFD B743 RCFD B744 RCFD B740 RCFD B741 RCFD B742 4.b. b. 90 days or more past due..... 5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements **RIAD B752** RIAD B753 RIAD B751 RIAD B747 RIAD B748 RIAD B749 RIAD B750 (calendar year-to-date): 5.a. a. Charge-offs..... **RIAD B759** RIAD B760 RIAD B754 RIAD B755 RIAD B756 **RIAD B757** RIAD B758

45

5.b.

Schedule RC-S—Continued

	1-4 Re:	olumn 4 Fan siden _oans	nily tial	i	olumn B) Home Equity Lines		(Column C) Credit Card Receivables				olumn Auto Loans		Co	olumn Other onsum Loans	er	Ċο	olumr mmer Indus	cial strial	All C	.ease	n G) Loans, es, and Assets	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Th	ou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
6. Amount of ownership (or seller's) interests carried as: a. Securities (included in Schedule RC-B or in Schedule RC, item 5)				R	CFD B761		R	CFD B70	62							F	CFD B7	63	5 2			6.a.
item 5)b. Loans (included in Schedule RC-C)				R	CFD B500			CFD B5								F	CFD B5	02				6.b.
7. Past due loan amounts included in interests reported in item 6.a: a. 30–89 days past due				R	CFD B764	5.70	****	CFD B7	22 At 20 28 White		i i					F	CFD B7	66 T				7.a.
b. 90 days or more past due		*	e per illo	R	CFD B767	A4825 F2	R	CFD B7	68			aga Pasas				F	CFD B7	69			gg (17)	7.b.
 Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date): 	illa.			e de la companya de l	RIAD B770	: 35	F	RIAD B77	71			17.0	11 T	Agrical States	elika.		RIAD B7	72	E. 24		Superior Sup	
a. Charge-offs				F	RIAD B773		F	RIAD B77	74							1	RIAD B7	75				8.a.
b. Recoveries							e i r		10				41	技		gar T				gara.	and a	8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions	15 Tab.			er i								la di Tulii I	in all					1 025 1 025				
Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other			- 19		· 一																	
institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities,	R	CFD B7	76	R	CFD B777		R	CFD B7	78	R	CFD B7	79	R	CFD B7	80	F	CFD B7	/81 		RCFD (3782	9.
and other enhancements 10. Reporting bank's unused commitments		OED ST	<u>.</u>		CED 8784			CFD B7	- 	. 1 Sylvan	CFD B7	86		CFD B7	87	Sec. Sec.	RCFD B7		100	RCFD E		j.
to provide liquidity to other institutions' securitization structures		CFD B7	63		CFD B784		K	CFU B/			CFU 81	<u> </u>		O. O. O.	Ĭ.			Ī				10.

Mamaaaaada

		Columr -4 Far esider Loan	nilý itial	•	olumn Home Equity Lines	; /	,	olumn Credi Card ceivat	t	,	olumn Auto Loans	Ť	Co	olumn Other onsum Loans	ner	Com and Ir	ımn F) mercial dustria ans	I AI al A	(Colu I Othe I Lea I Othe	er Lo ses,	ans,
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	VIII Th	ou E	il l	Mil	Thou
Bank Asset Sales 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting		RCFD B7	'90 T	F	CFD B7	91 T	F	RCFD B7	92 		RCFD B79	3	R	CFD B7	94 	RCF	D B795	Part of the second	RCF	D B796	
bank		RCFD B7	97	F	CFD B7	98	F	CFD B7	99	F	RCFD B80	00	R	CFD B8	01	RCF	D B802	14 (150)	RCF	D B803	3

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:	i e				
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.
Outstanding principal balance of assets serviced for others (includes participations serviced for others):	.30%				
a. Closed-end 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	,		ļ	M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805			ļ	M.2.b.
c. Other financial assets (includes home equity lines) ¹	A591	usi panada			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			And Varia	M.2.d.
3. Asset-backed commercial paper conduits:		0 L. J	H-20	en e	
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:		u, e		Lasti	
(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	MARKET SHARES			M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:	100	11		300	
(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			ļ	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ²	C407		l	<u>L</u>	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 19.a through 23, and Memorandum item 4 will not be made available to the public on an individual institution basis:

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					Non-l	umn E Manag ssets		(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	X.		
FIDUCIARY AND RELATED ASSETS		RCI	D B868			RC	FD B869		RCFD B870	RCFD B871	1
4. Personal trust and agency accounts		6.87		a transfer from the		318.17.36	A A 3-41.	and the section was	Server of the Control		4.
5. Retirement related trust and agency accounts:				4,5		*			ستروا الألمالية		1
a. Employee benefit—defined		RCI	D B872	,	<u> </u>	RC	FD B873		RCFD B874	RCFD B875	1
contribution	\Box	<u></u>		<u> </u>					<u> </u>		5.a.
b. Employee benefit—defined	<u> </u>	RCI	D B876	_	RCFD B977				RCFD B878	RCFD B879	
benefit	Ш				\triangleright	<					5.b
		RCI	D B880		Ι	RC	FB-8881		RCFD B882	RCFD B883	
c. Other retirement accounts	Ш			İ	H	L	l				5.c.
1	-	RCI	D B884	Ι	 	RC	FD B885	1	RCFD C001	RCFD C002	_
6. Corporate trust and agency accounts	Н				2017	Table 4	 A 2 (A)	l Doblé cev	2052 2002		6.
7. Investment management agency accounts	RCFD B886					10 14,4 s	RCFD B888		7.		
	<u></u>	RCI	D B890	,	<u>L</u>	RC	FD B891	,	RCFD 8892	RCFD B893	
8. Other fiduciary accounts	Ш			<u> </u>			<u> </u>				8.

Replace with INSERT R

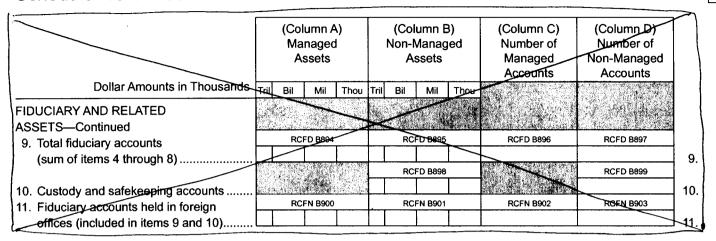
INSERT R - FFIEC 031

FIDUCIARY AND RELATED ASSETS

- Personal trust and agency accounts ...
- 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
- Corporate trust and agency accounts . 6.
- Investment management and 7. investment advisory agency accounts
- Foundation and endowment trust and 8. agency accounts
- 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

JCIARY AND RELATED ASSETS	RCFD B868	RCFD B869	RCFD B870	RCFD B871
Personal trust and agency accounts				
Employee benefit and other				
retirement-related trust and agency				
accounts:	BOED DOTO	DOED BOTO		BY MARK BUT AND A
a. Employee benefit—defined contribution	RCFD B872	RCFD B873	RCFD B874	RCFD B875
b. Employee benefit—defined benefit	RCFD B876	RCFD B877	RCFD B878	RCFD B879
c. Other employee benefit and other	RCFD B880	RCFD B881	RCFD B882	RCFD B883
retirement-related accounts	7057 7004		5055 0004	7077 0000
Compared to the late and accounts	RCFD B884	RCFD B885	RCFD C001	RCFD C002
Corporate trust and agency accounts . Investment management and	RCFD B886	RCFD XXXX	RCFD B888	RCFD XXXX
investment advisory agency accounts	KCFD Booo	RCFD XXXX	KCFD B000	RUFDAXXX
Foundation and endowment trust and	RCFD XXXX	RCFD XXXX	RCFD XXXX	RCFD XXXX
agency accounts	1 1 1	T T T	Noi Byook	1101 12 70001
,	RCFD B890	RCFD B891	RCFD B892	RCFD B893
Other fiduciary accounts				
Total fiduciary accounts (sum of items 4 through 9)	RCFD B894	RCFD B895	RCFD B896	RCFD B897
		RCFD B898		RCFD B899
Custody and safekeeping accounts				
Fiduciary accounts held in foreign	RCFD B900	RCFD B901	RCFD B902	RCFD B903
offices (included in items 10 and 11)			(2) (2) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	
Individual Retirement Accounts, Health Savings Accounts, and		4.异种肾		
other similar accounts (included in	RCFD XXXX	RCFD XXXX	RCFD XXXX	RCFD XXXX
items 5.c and 11)				

Schedule RC-T—Continued



Doll	ar Amounts in Thousands	RIAD	Bil	Mil	Thou	
FIBUCIARY AND RELATED SERVICES INCOME						_ ;.
12. Personal trust and agency accounts		B904				12.
13. Retirement related trust and agency accounts:				مر		
a. Employee benefit—defined contribution		B905				13.a
b. Employee benefit—defined benefit		B906				13.t
c. Other retirement accounts		B907				13.0
14. Corporate trust and agency accounts		A479				14.
15. Investment management agency accounts		B908				15.
16. Other fiduciary accounts		A480				16.
15. Investment management agency accounts		B909				17.
18. Other fiduciary and related services income		B910				18.
19. Total gross fiduciary and related services income (sum of items 12 th			307 E	177 A.N.		
Schedule RI, item 5.a)	_	4070				19.
a. Fiduciary and related services ipcome—foreign offices			1		1.1	
(included in item 19)	B912	*				19.
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 S

emoranda		Mar	aged A	ssets
Dollar	r Amounts in Thousands R	CFD	Bil M	iil Thou
Managed assets held in personal trust and agency accounts:		V=971 F 12.50 F		
a. Noninterest-bearing deposits	В	913		
b. Interest-bearing deposits	1 5	914		
c. U.S. Treasury and U.S. Government agency obligations		915		
d. State, county and municipal obligations	/ 1+	916		
e. Money market mutual funds		917		
f. Other short-term obligations		918		
g. Other notes and bonds		919		
h. Common and preferred stocks		920		
i. Real estate mortgages	61	921		
j. Real estate		922		
k. Miscellaneous assets	В	923		
Total managed assets held in personal trust and agency accounts (. 197 . 1941. juli		
items 1.a through 1.k) (must equal Schedule RC-T, item 4, column	16	868		

INSERT S - FFIEC 031

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	
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	
26. Net fiduciary and related services income	A491

INSERT T - FFIEC 031

		Per: Agend	y and	Trust a Invest ent Age	ment	Empl Other F Tru	(Column C) All Other Accounts						
	naged assets held in fiduciary counts:	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
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			
I.	Real estate mortgages	XXXX				XXXX				XXXX			
m.	Real estate	XXXX				XXXX				XXXX			
n.	Miscellaneous assets	XXXX				XXXX				XXXX			
0.	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			
			•	•	•	M	•	mn A) d Asse	ets	Nun	iber o	mn B) f Mana ounts	iged
q.	Investments of managed fiducial sponsored mutual funds												

Schedule RC-T—Continued

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

Dollar Amounts in 2. Corporate trust and agency accounts: a. Corporate and municipal trusteeships. b. Transfer agent, registrar, paying agent, and other corporate agent Replace with INSERT U Dollar Amounts in Th			B9			Trit	Bil RGF	Mil D 8928	Thou	M.2.a.
a. Corporate and municipal trusteeships. b. Transfer agent, registrar, paying agent, and other corporate agent. Replace with INSERT U	_									M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agen Replace with INSERT 以 Dollar Amounts in Th	_						de de	-/ de al-	1.	M.2.a.
Replace with INSERT U Dollar Amounts in Th	ncy	·············	[199			- 120	4.5	<i>(1-16-)</i>	3	
Dollar Amounts in Th		ſ								M.2.b.
· · · · · · · · · · · · · · · · · · ·			Νι	olumn umber Funds	of	M	(Colur arket \ Fund A	/alue		
	nousa	nds	RCFD	17.11		RCFD	Bil	Mil	Thou	
Collective investment funds and common trust funds:				37					1	
a. Domestic equity			B931			B932				M.3.a.
b. International/Global equity			B933	ļ		B934				M.3.b.
c. Stock/Bond blend			B935	ļ		B936				M.3.c.
d. Taxable bond		}	B937			B938				M.3.d.
e. Municipal bond		}	B939			B940				M.3.e.
f. Short term investments/Money market		••••••	B941	ļ		B942				M.3.f.
g. Specialty/Other			B943	5.5.	Q.3.3.3.3.3	B944			acionale (acionale)	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)			B945	1		B946	34		1864	M.3.h.
Dallas Assaurta in Theorem de	Ma Ac	s Los anage coun	ed ts	Non-	ss Los Mana ccount	ged s		cover		
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
- Commence of the commence of	3947	(F) K	\$25 A. 1	PO49	X			. Sa	a ×r og.	
a. Personal tract and agency accounts	3950			B948 B951			B949 B952			M.4.a.
b. Netherical related trade and agency accounts	3953			B954			B955			M.4.b.
c. Investment management agono, accounts	3956			B957			B958			M.4.c. M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of	JIM.									ivi.4.0.
	3959			B960			B961			M.4.e.
columns A and B minus column C must equal Schedule RC-T, item 21)	3959			B960						M.4.e

FAX: Area code/phone number (TEXT B964)

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- 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				
	1976年8	RCFD	XXXX	
XXXX				
B929				, i

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 29; and Memorandum Item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CON-TAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVID-UAL BANK CUSTOMERS. REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T. OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

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

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

	RCON	Yes	No
Comments?	6979		

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