Board of Governors of the Federal Reserve System

OMB Number: 7100-0036

Federal Deposit Insurance Corporation

OMB Number: 3064-0052

Office of the Comptroller of the Currency

OMB Number: 1557-0081 Expires May 31, 2009





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

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

Report at the close of business December 31, 2008

Federal Financial Institutions Examination Council

June 30, 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).

(20081231) (20090630) (RCON 9999)

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)		_
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 (703) 774-3946, or by e-mail at CDR.Help@ffiec.gov.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a 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 L (RSSD 9050)

Cover

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 41.2 hours per respondent and is estimated to vary from 16 to 638 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.

ts Other Person to Whom Questions about the Reports Should be Directed						
Name (TEXT C495)						
Title (TEXT C496)						
E-mail Address (TEXT 4086)						
Telephone: Area code/phone number/extension (TEXT 8902)						
FAX: Area code/phone number (TEXT 9116)						
I, time sensitive information to emergency contacts at banks. Please provide prin-making authority. Also provide information for a secondary contact if available. Ie. Emergency contact information is for the confidential use of the Agencies						
Secondary Contact						
Name (TEXT C371)						
Title (TEXT C372)						
(
E-mail Address (TEXT C373)						
ŗ						

FAX: Area code/phone number (TEXT C375)

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DRAFT

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)
TAX: Area codo/phone number (τεκτ εμι)	PAX: Area code/phone number (rext case)
Third Contact	Fourth Contact
Name (техт сато)	Name (TEXT C875)
Title (TEXT C871)	Title (TEXT C878)
E-mail Address (TEXT C872)	E-mail Address (TEXT C877)
Telephone: Area code/phone number/extension (TEXT C873)	Telephone: Area code/phone number/extension (техт сата)
- PAX Annual relations annual	FAX: Area godo/ahopo sumbor creat caro.

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

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

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Consolidated Report of Income for the period January 1,-2008-September 30, 2008 2009 - June 30, 2009

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

Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD Bil	Mil	Thou	
1. Interest income:			开展 查	
a. Interest and fee income on loans:				
(1) In domestic offices:	tale (Co		. 1	
(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.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers	4024			1.a.(1)(b)
(c) Commercial and industrial loans	4012			1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:		1.		
(1) Credit cards	B485			1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit				
plans other than credit cards)				1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions				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	7			1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))				1.a.(3)
b. Income from lease financing receivables				1.b.
c. Interest income on balances due from depository institutions ¹				1.c.
d. Interest and dividend income on securities:			10 g	
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding	34544			
mortgage-backed securities)	B488			1.d.(1)
(2) Mortgage-backed securities	1 1			1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the	1.34%		41.1	· · · · · · · · · · · · · · · · · · ·
U.S.)	. 4060			1.d.(3)
e. Interest income from trading assets				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	1 1			1.f.
g. Other interest income				1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	-			1.h.
2. Interest expense:	7.3	1,20		
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:			1444	
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and		- A		
preauthorized transfer accounts)	4508			2.a.(1)(a)
(b) Nontransaction accounts:	1.50	41 NS 12		(.)(_/
(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				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				2.b.
c. Interest on trading liabilities and other borrowed money	``\			2.c.
				•

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

Schedule RI—Continued

2. Interest expense (continued):	Dollar Amounts in Thousands	Year-to-date	
d. Interest on subordinated notes and debentures. 4200 2.d. e. Total interest expense (sum of items 2.a through 2.d) 4073 2.e. a. Net interest income (item 1.h minus 2.e.) 4074 3. A. Provision for loan and lease losses. 4230 4. A. Provision for loan and lease losses. 4230 4. A. Provision for loan and lease losses. 4230 4. A. Provision for loan and lease losses. 4230 5. B. Service charges on deposit accounts in domestic offices 4080 5. C. Trading revenue² 5. 6. C. Trading revenue² 5. 6. C. Trading revenue² 6. 6. C. Trading revenue 6.		RIAD Bil Mil Thou	
Total interest expense (sum of items 2.a through 2.d)	2. Interest expense (contangos).		2 d
3. Net interest income (item 1.h minus 2.e) 4. Provision for loan and lease losses 4. Provision for loan and lease losses 4. 4. Provision for loan and lease losses 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 5. Noninterest income: a. Income from fiduciary activities¹ 4. 4070 5. a. 5. b. 5. b. 5. b. 5. b. 5. b. 5. b. 5. c. 7. 4080 6. c. 4080 6. c. 7. 4080 6. c. 4080 6. c. 7. 4080 6. c. 4080			
4. Provision for loan and lease losses	e. Total interest expense (sum of items 2.a through 2.d)	40/0	4074
5. Noninterest income: a. Income from fiduciary activities¹ 4070 5.a. b. Service charges on deposit accounts in domestic offices. 4080 5.b. c. Trading revenue². A220 5.c. d. (1) Fees and commissions from securities brokerage. C886 5.d.(1) (2) Investment banking, advisory, and underwriting fees and commissions. C888 5.d.(2) (3) Fees and commissions from annuity sales. C887 5.d.(3) (4) Underwriting income from insurance and reinsurance activities. C386 5.d.(4) (5) Income from other insurance activities. C386 5.d.(5) e. Venture capital revenue. B491 5.e. f. Net servicing fees. B492 5.f. g. Net securitization income B493 5.g. h. Not applicable 5416 5.i. i. Net gains (losses) on sales of other real estate owned. 5416 5.i. j. Net gains (losses) on sales of other assets (excluding securities) B496 5.k. k. Net gains (losses) on held-to-maturity securities B497 5.l. m. Total noninterest income (sum of items 5.a through 5.l). 4135 7.a. 6. a. Realized gains (losses) on ava	3. Net interest income (item 1.n minus 2.e)		
a. Income from fiduciary activities¹. b. Service charges on deposit accounts in domestic offices. d. (1) Fees and commissions from securities brokerage. (2) Investment banking, advisory, and underwriting fees and commissions. (3) Fees and commissions from annuity sales. (4) Underwriting income from insurance and reinsurance activities income from other insurance activities. (5) Income from other insurance activities. e. Venture capital revenue. f. Net servicing fees. g. Net securitization income h. Not applicable i. Net gains (losses) on sales of loans and leases. j. Net gains (losses) on sales of other real estate owned. k. Net gains (losses) on sales of other real estate owned. b. Realized gains (losses) on held-to-maturity securities. b. Realized gains (losses) on available-for-sale securities. c. (23) Fig. c. (1) Goodwill impairment losses c. (23) Fig. d. (2) Fig. d. (3) Fees and commissions from securities and employee benefits and mortgage interest). d. (20) Fig. d. (3) Fees and commissions from annuity sales. d. (686			4.
b. Service charges on deposit accounts in domestic offices		4070	5 a
C. Trading revenue ² d. (1) Fees and commissions from securities brokerage (2) Investment banking, advisory, and underwriting fees and commissions (3) Fees and commissions from annuity sales (4) Underwriting income from insurance and reinsurance activities (5) Income from other insurance activities (6) Income from other insurance activities (7) Net servicing fees (8) Net servicing fees (9) Net securitization income (1) Net gains (losses) on sales of loans and leases (2) In Net gains (losses) on sales of other real estate owned (3) Net gains (losses) on sales of other real estate owned (5) In Net gains (losses) on sales of other real estate owned (6) Net securitization income (7) Not applicable (8) Net gains (losses) on sales of other real estate owned (8) Net gains (losses) on sales of other real estate owned (8) Net gains (losses) on sales of other real estate owned (8) Net gains (losses) on sales of other real estate owned (8) Net gains (losses) on sales of other real estate owned (8) Net gains (losses) on sales of other real estate owned (8) As the gains (losses) on sales of other real estate owned (9) Net gains (losses) on sales of other real estate owned (9) Net gains (losses) on sales of other real estate owned (9) Net gains (losses) on sales of other assets (excluding securities) (9) Net gains (losses) on sales of other real estate owned (9) Net gains (losses) on sales of other real estate owned (9) Net gains (losses) on sales of other real estate owned (9) Net gains (losses) on sales of other real estate owned (9) Net gains (losses) on sales of other real estate owned (9) Net gains (losses) on sales of other real estate owned (9) Net gains (losses) on sales of other real estate owned (9) Net gains (losses) on sales of other real estate owned (9) Net gains (losses) on sales of other real estate owned (1) Net gains (losses) on sales of other real estate owned (2)	· · · · · · · · · · · · · · · · · · ·		
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(2) Investment banking, advisory, and underwriting fees and commissions. (3) Fees and commissions from annuity sales. (4) Underwriting income from insurance and reinsurance activities. (5) Income from other insurance activities. (5) Income from other insurance activities. (6) Income from other insurance activities. (7) Eventure capital revenue. (8) B491 (8) Eventure capital revenue. (8) B491 (8) Eventure capital revenue. (8) B491 (8) Eventure capital revenue. (8) B492 (8) Eventure capital revenue. (8) B492 (8) Eventure capital revenue. (8) B493 (8) Eventure capital revenue. (8) B493 (9) Eventure capital revenue. (9) Evenue. (9) Eventure capital revenue. (9) Evenue. (9) Eventure capital revenue. (9) Evenue. (1) Evenue. (2) Evenue. (2) Evenue. (3) Evenue. (4) Evenue	o. Irading revenue	\longrightarrow	
Commissions Case St.d.(2) Case Case Case Case St.d.(3)	• • •	7.50	5,0.(.)
(3) Fees and commissions from annuity sales	· · · · · · · · · · · · · · · · · · ·	C888	5.d.(2)
(4) Underwriting income from insurance and reinsurance activities			
C386 5.d.(4)		CONTRACTOR OF THE PROPERTY OF	
(5) Income from other insurance activities	(1) Shadiwhang moonie nom modranee and remodranee		5.d.(4)
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f. Net servicing fees	` '		
g. Net securitization income h. Not applicable i. Net gains (losses) on sales of loans and leases j. Net gains (losses) on sales of other real estate owned. j. Net gains (losses) on sales of other real estate owned. j. Net gains (losses) on sales of other assets (excluding securities). l. Other noninterest income*. l. Other noninterest income (sum of items 5.a through 5.l). l. Other noninterest income (sum of items 5.a through 5.l). l. Realized gains (losses) on held-to-maturity securities. l. Realized gains (losses) on available-for-sale securities. l. Noninterest expense: a. Salaries and employee benefits. b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest). c. (1) Goodwill impairment losses. c. (1) Goodwill impairment losses for other intangible assets. d. Other noninterest expense * d. Other noninterest expense (sum of items 7.a through 7.d). e. Total noninterest expense (sum of items 7.a through 7.d). 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).	•		5.f.
h. Not applicable i. Net gains (losses) on sales of loans and leases		-	5.g.
i. Net gains (losses) on sales of loans and leases	5	185	
j. Net gains (losses) on sales of other real estate owned	• •		5.i.
k. Net gains (losses) on sales of other assets (excluding securities). I. Other noninterest income*	- ' '	5415	5.j.
I. Other noninterest income*		B496	-
m. Total noninterest income (sum of items 5.a through 5.l)	- · · · · · · · · · · · · · · · · · · ·	f =	5.I.
6. a. Realized gains (losses) on held-to-maturity securities b. Realized gains (losses) on available-for-sale securities 7. Noninterest expense: a. Salaries and employee benefits b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) c. (1) Goodwill impairment losses (2) Amortization expense and impairment losses for other intangible assets e. Total noninterest expense* 6.a. 3196 7.a. 7.b. 7.c.(1) 7.b. 7.c.(1) 7.c.(2) 7.c.(2) 7.d. 4092 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) 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)	m. Total popinterest income (sum of items 5 a through 5 l).	6.54	4079 5.m.
b. Realized gains (losses) on available-for-sale securities	Realized gains (losses) on held-to-maturity securities		0504
7. Noninterest expense: a. Salaries and employee benefits		At the second se	3196 6.b.
a. Salaries and employee benefits		· 李子峰	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	·		7.a.
(excluding salaries and employee benefits and mortgage interest)			
(2) Amortization expense and impairment losses for other intangible assets		4217	
intangible assets	c. (1) Goodwill impairment losses		7.c.(1)
d. Other noninterest expense*	(2) Amortization expense and impairment losses for other		
e. Total noninterest expense (sum of items 7.a through 7.d)	intangible assets		1
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)	d. Other noninterest expense*	4092	
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	e. Total noninterest expense (sum of items 7.a through 7.d)		4093 7.e.
adjustments (terms plus or minus terms 4, 5.m, 6.a, 6.b, and 7.6)	8. Income (loss) before income taxes and extraordinary items and other	La Carte de la Car	
	adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	in the second	
3. Applicable income taxes (on item 6)	9. Applicable income taxes (on item 8)		4302 9.
10. Income (loss) before extraordinary items and other adjustments	10. Income (loss) before extraordinary items and other adjustments		
(item 8 minus item 9)			
11. Extraordinary items and other adjustments, net of income taxes*			
12. Net income (lose) (sum of items 10 and 11)	42. Net income (lose) (sum of items 10 and 11)		12.
Replace with INSERT A	bn	INITEOT A	
* Describe on Schedule PLE_Explanations		INSCICT 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) 4340 4340

G104		
_	 	
 G103		
4340		

Schedule RI—Continued

Memoranda I billion or more in total assets. Dollar Amounts in Thousands				;	
Dollar Amounts in Thousands			Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired					
after August 7, 1986, that is not deductible for federal income tax purposes	4513				M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices	Y Silver	ale de			
(included in Schedule RI, item 8)	8431				M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S.	Ø.			7.4	
(included in Schedule RI, items 1.a and 1.b)	4313				M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S.			6	,	
(included in Schedule RI, item 1.d.(3))	4507				M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest			Numbe	r	
whole number)	4150				M.5.
5. Not applicable				T (1)	
7. If the reporting bank has restated its balance sheet as a result of applying push down	1	YY	ММ	DD	
accounting this calendar year, report the date of the bank's acquisition 2. 9106	 				M.7.
items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any	DIAD	Pil	LAS	Thou	
quarter of the preceding calendar year.):	RIAD	Bil	Mil	Thou	
a. Interest rate exposures	8757		 		M.8.a
b. Foreign exchange exposures	8758		<u> </u>		M.8.I
c. Equity security and index exposures	8759		<u> </u>		M.8.
d. Commodity and other exposures	8760		ļ		M.8.
e. Credit exposures	F186	900 45			M.8.€
. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit		14.		.	
exposures held outside the trading account:		<i>1997</i> (1			i
a. Net gains (losses) on credit derivatives held for trading	C889		<u> </u>		M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	ļ	<u> </u>	igsquare	M.9.Ł
Credit losses on derivatives (see instructions)	A251	<u> </u>	<u> </u>		M.10
		F	222244	.	
1. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes	RIAD	Yes	1000	No	
for the current tax year?	A530		2.4.4		M.11
		Vear-1	o-date		
lemorandum item 12 is to be completed by banks that are required to complete Schedule				т — 1	
C-C, part I, Memorandum items 8.b and 8.c.	RIAD	Bil	Mil	Thou	
2. Noncash income from negative amortization on closed-end loans secured by 1–4 family		erriv di	2017 43 90 		
residential properties (included in Schedule RI, item 1.a.(1)(a)(1))	F228		246.246	6 23 30	M.12
lemorandum item 13 is to be completed by banks that have elected to account for assets				**	
nd liabilities under a fair value option.				7.5	
3. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair				74. 1	
value under a fair value option:	Tarina h			**************************************	
a. Net gains (losses) on assets	F551	<u> </u>	<u> </u>	1.00 (1.00 Me)	M.13
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific		(a.c. 14)	\$ \$ \$ 1. 1	7 (X	
credit risk	F552		ļ		M.13
b. Net gains (losses) on liabilities	F553	l,	<u>l</u>	<u> </u>	M.13
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-		· · · · · · · · · · · · · · · · · · ·	400		
anacific aradit rick	F554	ı	1	1	M 13

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

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

Schedule RI-A—Changes in Equity Cap RAFT

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Indicate decreases and losses in parentheses.	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Total equity capital most recently reported for the December 3 ^o	1 2007 Penarts of Condition	1000				L
and Income (i.e., after adjustments from amended Reports of I		3217			V*-D82	1.
Restatements due to corrections of material accounting errors	-				100	
accounting principles*		B507				2.
3. Balance end of previous calendar year as restated (sum of iter	ms 1 and 2)	B508				3.
4. Net income (loss) (must equal Schedule RI, item 12)	- attributable to bank	. 4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, ne	t (excluding treasury stock					
transactions)		B509			<u> </u>	5.
6. Treasury stock transactions, net		. B510				6.
7. Changes incident to business combinations, net		4356			<u> </u>	7.
8. LESS: Cash dividends declared on preferred stock		. 4470		<u> </u>		8.
9. LESS: Cash dividends declared on common stock		. 4460		<u> </u>		9.
0. Other comprehensive income ¹		. B511		<u> </u>		10.
1. Other transactions with parent holding company* (not included	l in items 5, 6, 8, or 9 above)	4415				11.
2. Total equity capital end of current period (sum of items 3 through	gh 11) (must equal				3.4	ĺ
Schedule RC, item 28)27.4.)		. 3210				12.
bank						

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

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

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

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.		(Column A) (Column B) Charge-offs¹ Recoveries							
Dollar Amounts in Thousands	Calendar year-to-date								
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Loans secured by real estate: a. Construction, land development, and other land loans in domestic offices:			7.						
(1) 1–4 family residential construction loans	C891				C892				1.a.(1)
(2) Other construction loans and all land development and other			. 4						112.(1)
land loans	C893				C894				1.a.(2)
b. Secured by farmland in domestic offices	3584				3585				1.b.
 c. Secured by 1–4 family residential properties in domestic offices: (1) Revolving, open-end loans secured by 1–4 family residential 									
properties and extended under lines of credit	5411				5412				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:	77.		7.3.3	12.5				497.4	,,,,
(a) Secured by first liens	C234			T	C217				1.c.(2)(a)
(b) Secured by junior liens	C235				C218				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic			ė.		aprilation.			3	
offices	3588		<u> </u>	<u> </u>	3589		<u> </u>	<u> </u>	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices: (1) Loans secured by owner-occupied nonfarm nonresidential									
properties	C895				C896				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897				C898				1.e.(2)
f. In foreign offices	B512		<u> </u>	<u> </u>	B513				1.f.
2. Loans to depository institutions and acceptances of other banks:	2 X 2 X 3 X 3 X 3 X 3 X 3 X 3 X 3 X 3 X	- e.v.	<u> </u>						
a. To U.S. banks and other U.S. depository institutions			ļ	ļ	4663			1	2.a.
b. To foreign banks	4654				4664			<u> </u>	2.b.
3. Loans to finance agricultural production and other loans to farmers	4655				4665				3.

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

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			(Column A) (Column B)								
				Charge-offs ¹ Recoveries							
				Cale	ndar y	/ear-to	-date			l	
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou		
4.	Commercial and industrial loans:		40	, s		1111		w.	70		
	a. To U.S. addressees (domicile)	4645				4617			<u> </u>	4.a.	
	b. To non-U.S. addressees (domicile)		l			4618				4.b.	
5.	·										
	a. Credit cards	B514				B515				5.a.	
	b. Other (includes single payment, installment, all student loans, and								0.42	ĺ	
	revolving credit plans other than credit cards)	B516				B517				5.b.	
6	Loans to foreign governments and official institutions	4643				4627				6.	
	. All other loans	4644				4628				7.	
8	Lease financing receivables:			4.7	+14	7					
	a. Leases to individuals for household, family, and other personal expenditures	F185		Carlo		F187				8.a.	
	b. All other leases	C880				F188				8.b.	
9	. Total (sum of items 1 through 8)	4005			<u> </u>	4605		<u> </u>		9.	

Memoranda		(Column A) Charge-offs ¹				(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	1			. 1/4						
development activities (not secured by real estate) included in	37.00			43.5		100				
Schedule RI-B, part I, items 4 and 7, above	5409		<u> </u>		5410				M.1	
2. Loans secured by real estate to non-U.S. addressees (domicile)						784	4 4		1	
(included in Schedule RI-B, part I, item 1, above)	4652		l		4662			L	M.2	

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.

4. Uncollectible retail credit card fees and finance charges reversed against income

Calendar year-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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Part II. Changes in Allowance for Loan and Lease Losses

•	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Balance most recently reported for the December 31, 2007, R	eports of Condition	9-		4	
and Income (i.e., after adjustments from amended Reports of	•	B522			
Recoveries (must equal part I, item 9, column B, above)	•	4605			
LESS: Charge-offs (must equal part I, item 9, column A, above		100			1.1
part II, item 4)		C079			
LESS: Write-downs arising from transfers of loans to a held-fo		5523			
. Provision for loan and lease losses (must equal Schedule RI,		4230			
. Adjustments* (see instructions for this schedule)	•	C233			
. Balance end of current period (sum of items 1, 2, 5, and 6, les					
(must equal Schedule RC, item 4.c)	·	3123			

^{*} 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	C435				M.1.
Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions,			4		
have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million				13.4	
as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance			- 4-64		
Report purposes.	400		- A-7		
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389				M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance	1	FA B			
charges	C390				M.3.
Memorandum item 4 is to be completed by all banks.					111.0.
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in				41.4	l
accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7,				41	
above)	C781				M.4.

Schedule RI-D—Income from Foreign Offices

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

	Year-to-dat			;
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
Total interest income in foreign offices	C899			
2. Total interest expense in foreign offices	C900			
3. Provision for loan and lease losses in foreign offices	1 1			
4. Noninterest income in foreign offices:	1241	12.4		
a. Trading revenue	C902			
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903			
c. Net securitization income				
d. Other noninterest income	1			
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	C906			
6. Total noninterest expense in foreign offices	C907			
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect		Special Control		5445
the effects of equity capital on overall bank funding costs	C908			
8. Applicable income taxes (on items 1 through 7)				
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices	C910			
10. Net income attributable to foreign offices before internal allocations of income and expense		ig dan		
(item 1 plus or minus items 2 through 9)	C911			
11. Internal allocations of income and expense applicable to foreign offices				
12. Eliminations arising from the consolidation of foreign offices with domestic offices				
13. 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-to-da		Year-to-dat		Year-to-da		Year-to-dat		,
Dollar Amounts in Thousand	S RIAD	Bil	Mil	Thou						
Other noninterest income (from Schedule RI, item 5.I)										
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item										
a. Income and fees from the printing and sale of checks	C013		ļ							
b. Earnings on/increase in value of cash surrender value of life insurance	C014		ļ	, ,						
c. Income and fees from automated teller machines (ATMs)	C016									
d. Rent and other income from other real estate owned	4042									
e. Safe deposit box rent	C015									
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229		ļ							
g. Bank card and credit card interchange fees	F555		<u> </u>							
h. TEXT 4461	4461									
TEXT 4482	4462									
TEXT 4463	4463									
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. E)							
a. Data processing expenses	C017									
b. Advertising and marketing expenses	0497									
c. Directors' fees	4136									
d. Printing, stationery, and supplies	C018	<u> </u>								
e. Postage	8403									
f. Legal fees and expenses	4141									
g. FDIC deposit insurance assessments	4146									
h. Accounting and auditing expenses	F556									
i. Consulting and advisory expenses	F557									
. Automated teller machine (ATM) and interchange expenses	F558									
k. Telecommunications expenses	F559									
I. TEXT 4484	4464	<u> </u>								
m. TEXT 4467	4467									
n. TEXT 4488	4468									
Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI item 11) (itemize and describe all extraordinary items and other adjustments):		1		H ird o						
a. (1) TEXT 4469	4469									
(2) Applicable income tax effect	(. .		1.3.15							
b. (1) TEXT 4487	4487	_ L								
(2) Applicable income tax effect 4488		(4.0)	-37	o'c						
C. (1) TEXT 4489	4489									
(2) Applicable income tax effect	75.39	10 mg		SE SEC.						

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Schedule RI-E—Continued

	TEXT	<u> </u>	Year-t	o-date		
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
4.	Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
	a. Cumulative effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option b. TEXT B527	F465 B527	8526	-		4.a. 4.b.
5.	Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):				1	
	a. 498	4498				5.a.
6.	b. L 4499 Adjustments to allowance for loan and lease losses (from Schedule RI-B,	4499			4	5.b.
	par <u>t II, it</u> em 6) (itemize and describe all adjustments): a. Text Tex	4521	10 15			6.a.
	b. TEXT 4522	4522				6.b.
7.	Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):					
		RIAD	Yes		No	
	Comments?	4769				7.

Other explanations (please type or print clearly): $_{(TEXT\ 4789)}$

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

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousand	ds∫	RCFD	Tril	Bil	Mil	Thou	
ASSETS	100						
1. Cash and balances due from depository institutions (from Schedule RC-A):	2000						
a. Noninterest-bearing balances and currency and coin1	[0081					1.a.
b. Interest-bearing balances ²		0071					1.b.
2. Securities:			1				
a. Held-to-maturity securities (from Schedule RC-B, column A)	[1754					2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)		1773					2.b.
3. Federal funds sold and securities purchased under agreements to resell:		1.7					
a. Federal funds sold in domestic officesRC	ON	B987					3.a.
b. Securities purchased under agreements to resell ³	FD	B989					3.b.
4. Loans and lease financing receivables (from Schedule RC-C):		RCFD	Mark.				
a. Loans and leases held for sale		5369					4.a.
b. Loans and leases, net of unearned income	80,000		1				4.b.
c. LESS: Allowance for loan and lease losses	- Contraction			4			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	[B529					4.d.
5. Trading assets (from Schedule RC-D)	<u>L</u>	3545					5.
6. Premises and fixed assets (including capitalized leases)		2145					6.
7. Other real estate owned (from Schedule RC-M)		2150					7.
8. Investments in unconsolidated subsidiaries and associated companies			1.4	4	112.7		
(from Schedule RC-M)	<u>L</u>	2130					8.
O. Not applicable INSERT E	2					45.4	
10. Intangible assets:			(*) (#)				
a. Goodwill	L	3163					10.a.
b. Other intangible assets (from Schedule RC-M)	L	0426					10.b.
11. Other assets (from Schedule RC-F)	[2160					11.
12. Total assets (sum of items 1 through 11)	L	2170					12.

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

² Includes time certificates of deposit not held for trading.

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

INSERT E - FFIEC 031

9.	Direct and indirect investments in real estate ventures	XXXX		

Schedule RC—Continued

Dollar Amounts in Thousands	23	Tril	Bil	Mil	Thou	
LIABILITIES		1				
13. Deposits:	1977					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E,	RCON	l 3				
part I)	2200			The first of the second second		13.a
(1) Noninterest-bearing1RCON 6631		4.00		ŭ.		13.a.(1)
(2) Interest-bearingRCON 6636						13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN				- 2	
(from Schedule RC-E, part II)	2200			addiction for the con-	a Section 1	13.b.
(1) Noninterest-bearing RCFN 6631						13.b.(1)
(2) Interest-bearing		. 4				13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:		1			erit e	
a. Federal funds purchased in domestic offices ² RCON	 	+				14.a.
b. Securities sold under agreements to repurchase ³ RCFD	+	+	ļ			14.b.
15. Trading liabilities (from Schedule RC-D)RCFD		Statement State Statement		ONE PROPERTY	era cochoelase	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under	RCFD	20000	24.5			
capitalized leases) (from Schedule RC-M)	3190			and the same of	SAME AND DESIGN	16.
17. and 18. Not applicable	210				S. 44.1	
19. Subordinated notes and debentures ⁴	3200					19.
20. Other liabilities (from Schedule RC-G)		+				20.
21. Total liabilities (sum of items 13 through 20)	2948					21.
22. Minority interest in consolidated subsidiaries	3000	9000	100 m	15-00-200-200-200-200-200-200-200-200-200		22.
EQUITY CAPITAL	1					\
23. Perpetual preferred stock and related surplus	3838					23.
24. Common stock	3230	+				24.
25. Surplus (exclude all surplus related to preferred stock)	3839					25.
26. a. Retained earnings	3632					26.a.
b. Accumulated other comprehensive income ⁵	B530					26.b.
27. Other equity capital components ⁶	A130	+				27.
28. Total equity capital (sum of items 23 through 27)	3210		<u> </u>			28.
29 Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)	3300					29.

Replace with INSERT B

Memorandum

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external

RCFD	Number	
6724		М

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

INSERT C

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

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22. Not applicable

EQUITY CAPITAL

Bank Equity Capital

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

	1.W	
3838		
3230		
3839		
3632		
B530		
A130		
3210		
3000		
G105		
3300		

RCON MM

DD

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To be reported with the March Report of Condition

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

Exclude assets held for trading.									
	(Conso	mn A) lidated ink						
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON		Mil	Thou	
Cash items in process of collection, unposted debits, and currency and coin	0022		2.2						1.
a. Cash items in process of collection and unposted debits b. Currency and coin					0020 0080				1.a 1.b
Balances due from depository institutions in the U.S U.S. branches and agencies of foreign banks (including their IBFs)	0083				0082				2. 2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	0085								2.b
Balances due from banks in foreign countries and foreign central banks Foreign branches of other U.S. banks	0073	100		i i	0070		- 1		3. 3.a
b. Other banks in foreign countries and foreign central banks Balances due from Federal Reserve Banks	0074 0090				0090				3.b
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)	0010				0010	r in	37.7		5 .

Schedule RC-B—Securities

Exclude assets held for trading.

			Н	eld-to-	matur	ity			Available-for-sale									
	l Ar	•	mn A) ed Co			•	mn B) Value		1	•	mn 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				1286				1287				1.	
2. U.S. Government agency	- 19 - 19 (18)							14 (1 (2) 20146							· Garier	X 2		
obligations (exclude				1.7		•			V At	42	3.5m							
mortgage-backed	170	444			W.Z	(*	13:27*		Ç.		i Ob	b.				100		
securities):	1.00		1	11.4		4.7.1	. A.	12,273	eur ei.	r 764	(41)		·					
a. Issued by U.S. Gov-	18.5	A. A.				538, *			1000	¥ 5 i	· •	1		1		1000		
ernment agencies ¹	1289	(V. U.) 499		20.00.000	1290	ATTRIB (2.588 TV	Ac. 801, 195, 2	gravity (Nejing)	1291	S TWEEN S	RAC ON STREET	NO.2 P 807.5 C	1293	S. 1189.45			2	
b. Issued by U.S.				12.0							440	1				. As .		
Government-	45. 3	Var.	4 .	467	3.47				3033		1,430	100	A 3 5 6		1111			
sponsored agencies ²	1294	of Control			1295	L			1297				1298		<u> </u>		2	
Securities issued by	Axer-		15.00															
states and political			- 18 N		**		17.4%				2+30	270			13			
subdivisions in the U.S	8496				8497	<u> </u>			8498				8499				3	

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

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

Schedule RC-B—Continued

O I WINSERT F			Н	eld-to-	-matur	rity		. <u>-</u>			A۷	ailable	e-for-sa	ale			
Replace with INSERT F		•	mn A)			•	mn B)				nn C)			•	mn D)		
/ Dollar Amounts in Thousands		mortiz Bil	ed Co	Thou	RCFD	Fair	Value Mil	Thou	RCFD	Bil	ed Co		RCFD	Fair \	Value Mil	Thou	
	RCFD	DII	IVIH		KCFD	DII	IVIII	Thou	KCPD	DII DII	MII	Inou	RCFD	ВІІ	MIII	Inou	
4. Mortgage-backed			ed)							-							1
securities (MBS):											4. 化					177	/
a. Pass-through securities:						44											
1			7			1											
(1) Guaranteed by	1698	× 1100	**************************************		1699		CONF.		1701	Mary J.			1702				4 44
GNMA	1090				1099	T. Alc. 14			1701				1702				4.a.(1)
(2) Issued by FNMA	1703				1705	200 100 100			1706			11443	1707				4 . (0)
and FHLMC	1703	6777	10.58,004		1703		101 32-00		1706			A45049	1707			TO THE STATE	4.a.(2)
(3) Other pass-	1709	940 BK (N.)		eyes e	1710		Tree Miles		4744	Period .	12 Salaska kal	10.20	4740			3 M	
through securities.	1709	2000	05.250		1710		i Maja Part		1711	P416132	Sheater	0.3843-67	1713	C (Files 4)	10 to	arint is	4.a.(3)
b. Other mortgage-									Parket in	4.4							
backed securities										3.1							
(include CMOs,						1				* *							
REMICs, and stripped									4.5		- 4 - 4						
MBS):												4	1. 18				
(1) Issued or guar-					接点												
anteed by FNMA,	4-4			15/62						N. 1		24.3	2422				
FHLMC, or GNMA	1714	S SAMA S	CAN TOWN		1715	22 San Co.	200 m 27 18		4 716		SH-982-14-1	30.EV.5	1717	CERTIFICATION OF		SASSFERA	4.b.(1)
(2) Collateralized by										4							
MBS issued or					100									13			
guaranteed by																	
FNMA, FHLMC,				(A)	14. 14.								7.0				
or GNMA	1718	PATE OF COMPANY	S S S S S S S S S S S S S S S S S S S	are the week	1719	2012 TOTAL	2000 TO 100		1731	30223333	A 10.00		4 Z32	W 17.215.2		31.4463.00	4.b.(2)
(3) All other			7 (44)											4			
mortgage-backed	2	4. 学道			1 -12			1		Si (4)				0.0			
securities	1733	era ar ar er er	Company of the Compan	80.00.20.20.00	1734	ADJUNE 104.	- No. 190		1735	413			1736	0 To 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			4.b.(3)
5. Asset-backed securities		1		-468	70	829-740 K-09		4.34. (v.)			4.8			No. E.	- 1	1961	
(ABS)	C026		X 3.4072.44000	CENTRAL CO	C988			er mannen kontrol	C989		nt mer vi shedyaggeri eg		C027	99 T 150 12 W 170 P			5.
Other debt securities:	- 4			12	17.66								1.5				
 a. Other domestic debt 		8 / 1		(4)	是多	ndy? it	74.30								777		
securities	1737	TO VENE	1000	2 72 123	1738	SK. W. VATO* 7			1739	Constant			1741			00/000000000	6.a.
b. Foreign debt	70-27,100-20,000		12		坚决。	(14 to 2	13.70	200		9.5	** ***	C. A.		(A. (A)	(A) 55.7	140 s	
securities	1742	Carrier Contract		A 7.5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1743	dramatic.	13152017		1744	o ll 480, 75 a 2	MANAGORICA NA CA	2.42	1746	and the second		Pik ji da da da	6.b.
Investments in mutual	1					N 7				4 10	# 14				1		
funds and other equity				7.44						TA A				$\langle V \rangle$		i Kal	
securities with readily		D		.		100				· 6 (1)	Na N	- 30			39.	44.	
determinable fair values1.				14 - A	773		78.1		A510		44.300.77		A511	ara a a		76 T. A.	7.
8. Total (sum of items 1		XW		yr - Y		12.1			15 m	14.5					· 14.	1	
through 7) (total of									语。 注:								
column A must equal						北沙族		S.E.			17. j. i		4	勞本:			
Schedule RC, item 2.a)			W.F		V.S		44		2 00.400			• 7	1 F			1 1 1	
(total of column D must						70.0	1	14	*		4 34				1		
equal Schedule RC,				第 以					19	1211			Way.			(4.1 For	
item 2.b)	1754				1771				1772				1773				8.

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

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4. Mortgage-backed	8 98 S					7.1		-41	. ivr	7			700		
securities (MBS):			5.00			inger in									10 - 10 AVR
a. Residential mortgage			14.60		aP.		% 43	1.12	137		\$ 1.7		100		
pass-through securities:								i A				7.	- 4		
(1) Guaranteed by GNMA	xxxx			xxxx				xxxx				xxxx			
(2) Issued by FNMA and FHLMC															
(3) Other pass-through	XXXX			XXXX				XXXX				xxxx			
securities	xxxx			xxxx				xxxx				xxxx			
b. Other residential									4.0						
mortgage-backed	4.		37	100											
securities (include CMOs, REMICs, and		200								ii.				1	
stripped MBS):															
(1) Issued or															
guaranteed by FNMA, FHLMC, or															
GNMA	xxxx			xxxx				xxxx				xxxx			
(2) Collateralized by MBS issued or															
guaranteed by															
FNMA, FHLMC, or															
GNMA	XXXX			xxxx		ļ		xxxx				XXXX			
(3) All other residential MBS	xxxx			xxxx				xxxx				xxxx			
c. Commercial MBS:								. 4					rit i	14	Y . Y
(1) Commercial															
mortgage pass- through securities .	xxxx			xxxx				xxxx				xxxx			
(2) Other commercial															
MBS	xxxx	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		xxxx	e incessor	198380742894	(Cin/ahawita)	xxxx	Assa Salassa			xxxx		58.6.70.027	To appear to the
5. Asset-backed securities		A Contraction													
and structured financial products:						190		7.5	, And						
a. Asset-backed	AND AND A														
securities (ABS)	xxxx			xxxx				xxxx			70-78 WWW.004	xxxx			
b. Structured financial			*	. 4.72					47						
products:	Militaria A	· · · · · · · · ·	. 4 ()		T	T				l I	, **,/				
(1) Cash (2) Synthetic	XXXX		<u>-</u>	XXXX	 	-	 	XXXX				XXXX			\vdash
(3) Hybrid	XXXX			XXXX	 	1	 	XXXX		ļ <u>.</u>		XXXX	 	 	
(3) Flybrid				1 ****	<u> </u>	J			L	<u> </u>	L	1 ~~~~	I	i	

Schedule RC-B—Continued

Memoranda

IVIC	Dolla	ar Amounts in Thousands	RCFD	Bil	Míl	Thou	
1.	Pledged securities ¹		0416				M.1.
2.	Maturity and repricing data for debt securities 1, 2 (excluding those in nor	naccrual status):		7			
	a. Securities issued by the U.S. Treasury, U.S. Government agencies, a	and states and political	10.78				
	subdivisions in the U.S.; other non-mortgage debt securities; and mo	rtgage pass-through	1		P		
	securities other than those backed by closed-end first lien 1-4 family	residential mortgages				3.7.4	
	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		Service Constant		M.2.a.(6)
	b. Mortgage pass-through securities backed by closed-end first lien 1-4	I family residential					
	mortgages with a remaining maturity or next repricing date of: 3, 5						
	(1) Three months or less		A555				M.2.b.(1)
	(2) Over three months through 12 months	***************************************	A556				M.2.b.(2)
	(3) Over one year through three years		A557				M.2.b.(3)
	(4) Over three years through five years		A558				M.2.b.(4)
	(5) Over five years through 15 years		A559				M.2.b.(5)
	(6) Over 15 years		A560	2 10 10 2 20 20 20	C 1995 10 L 1975		M.2.b.(6)
	c. Other mortgage-backed securities (include CMOs, REMICs, and strip	•					
	mortgage pass-through securities) with an expected average life of:				14 14		
	(1) Three years or less		A561				M.2.c.(1)
	(2) Over three years		A562	124 A		5 in 1895 th	M.2.c.(2)
	d. Debt securities with a REMAINING MATURITY of one year or less (in		-1				
	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	•	1			5 445	
	securities during the calendar year-to-date (report the amortized cost at	•	1778	Section 1	of the second	346	M.3.
4.	Structured notes (included in the held-to-maturity and available-for-sale	accounts in	4			1.0	
	Schedule RC-B, items 2, 3, 5, and 6):		0700	1× 600		* 503	
	a. Amortized cost		8782			$\vdash \vdash \vdash$	M.4.a.
	b. Fair value		8783			لــــا	M.4.b.

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

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

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

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

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

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

Schedule RC-B—Continued

Memoranda—Continued

			H	eld-to-	matur	ity			Available-for-sale									
		(Column A) (Column B) Amortized Cost Fair Value								(Colui	,		(Column D) Fair Value					
Dollar Amounts in Thousands		mortiz Bil	ea Co Mil	St	RCFD	Fair Bil	value Mil	Thou	RCFD	Bil	ed Co Mil		RCFD	Bil	Mil	Thou		
5. Asset-backed securities (ABS) (for each column, sum of Memorandum											lin.							
items 5.a through 5.f must equal Schedule													7	T.		i L		
RC-B, item 5; 5.a); a. Credit card	B838				B839				B840				B841					
b. Home equity lines	B842 B846				B843 B847				B844 B848				B845 B849					
d. Other consumer loans	B850				B851	L			B852	1.1			B853			41 h . s		
e. Commercial and industrial loansf. Other	B854 B858				B855 B859	7.00			B856 B860				B857 B861					

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

assets.

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

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production collater assets sum or items of must expected the collaboration of the collaborati	ured financial cts by underlying eral or reference s (for each column, f Memorandum 6.a through 6.g equal Schedule sum of items) through (3)):					A							
	st preferred urities issued by												
	ncial institutions	xxxx			xxxx			xxxx			xxxx		
b. Trus	st preferred												
	urities issued by												
	estate investment												
trus		xxxx			xxxx	ļ		 xxxx		 	xxxx	ļ	
c. Cor _l loar	porate and similar	xxxx			xxxx			xxxx			xxxx		
	family residential												
	S issued or												
	ranteed by U.S.												
_	ernment– nsored												
	erprises (GSEs)	xxxx			xxxx			xxxx			XXXX		
	family residential		 		~~~								
	S not issued or												
gua	ranteed by GSEs	xxxx			XXXX			xxxx	-		xxxx		
	ersified (mixed)												
	ls of structured												
	ncial products	XXXX			xxxx			XXXX			XXXX		
_	er collateral or												
refe	erence assets	xxxx	 ļ	·	xxxx	L	L	XXXX			XXXX		

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.

	((Colu Conso	mn A) lidate			(Colui Dom			
Dollar Amounts in Thousands	RCFD	Ba Bil	ank Mil	Thou	RCON	Offi Bil	Ces	Thou	
Loans secured by real estate	1410	- Dil	IVIII	THOU	RCON	DII	IVIII	TROU	1.
a. Construction, land development, and other land loans:								1	••
(1) 1–4 family residential construction loans					F158				1.a.(1)
(2) Other construction loans and all land development and other								12.57	
land loans				71	F159				1.a.(2)
b. Secured by farmland (including farm residential and other	2.4								• • •
improvements)					1420				1.b.
c. Secured by 1–4 family residential properties:		5							
(1) Revolving, open-end loans secured by 1-4 family residential							i_{i} , i_{i}		
properties and extended under lines of credit					1797				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens					5367				1.c.(2)(a)
(b) Secured by junior liens					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties:									1.e.
(1) Loans secured by owner-occupied nonfarm nonresidential			S						
properties					F160				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties					F161	CONTRACTOR OF THE CONTRACTOR O			1.e.(2)
2. Loans to depository institutions and acceptances of other banks:								1.5	
a. To commercial banks in the U.S	1			清	B531				2.a.
(1) To U.S. branches and agencies of foreign banks	B532							4	2.a.(1)
(2) To other commercial banks in the U.S.	B533					3 6 6			2.a.(2)
b. To other depository institutions in the U.S	B534	W 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2000		B534				2.b.
c. To banks in foreign countries	kug t			er en son de Maria de la companya de la companya I	B535				2.c.
(1) To foreign branches of other U.S. banks		<u> </u>				*			2.c.(1)
(2) To other banks in foreign countries	B537	<u> </u>	<u> </u>		4,000	<u> (40,70)</u>	5.94		2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	1590	80 C 80 D 70 7			1590	200 St. 100 St	NE SE MASSIM		3.
Commercial and industrial loans:		ozen.	* *	748	27 27 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		100	6 / GN	
a. To U.S. addressees (domicile)	1763				1763	<u> </u>	_	ļ	4.a.
b. To non-U.S. addressees (domicile)	1764	-36923296	CHECK AND		1764	2782288632	#13/25/1W		4.b.
5. Not applicable	\$ 5.77%								
6. Loans to individuals for household, family, and other personal		7.7			40	7.44			
expenditures (i.e., consumer loans) (includes purchased paper):	0500		1	1	D500		\$1.44%;	(A) (A)	_
a. Credit cards	B538				B538	 			6.a.
b. Other revolving credit plans	B539	Constant.	. 12 × 70	* - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	B539	233.5 800 70			6.b.
c. Other consumer loans (includes single payment, installment, and all	0044			1			<u> </u>		_
student loans)	2011	798 7545	m\28.2.1.1.1	1	2011	े हुन्छ। जन्म इ.स.च्या	1.534	1. 1823 E.S.	6.c.
7. Loans to foreign governments and official institutions (including foreign	0004	3 <u>8</u> 853651		T TO THE	0004	24	27 <u>1.44.</u> 	7 (2 (S)) T	_
central banks)	2081		F1 6 7 8 21		2081		397		7.
8. Obligations (other than securities and leases) of states and political	2107	8/40/J.(S)	<u> </u>	e sala.		Market St. 15 X			0
subdivisions in the U.S			-	-	2107	400000000000000000000000000000000000000	1.0	L Na∢a≦	8.
9. Other loans	1563	565.3	<u> </u>	<u> </u> -	1545	2450		14	9.
a. Loans for purchasing or carrying securities (secured and unsecured)		***		数数	1545	-	-		9.a.
b. All other loans (exclude consumer loans)			<u> 264, 7539</u>	ficklish	1564	Ь	1	1	9.b.

12.

Schedule RC-C—Continued

Schedule RC, sum of items 4.a and 4.b)

Part I. Continued (Column A) (Column B) Consolidated Domestic Bank Offices **Dollar Amounts in Thousands** RCFD Mil Thou RCON Bil Thou Mil 2165 10. Lease financing receivables (net of unearned income)..... 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. 11. LESS: Any unearned income on loans reflected in items 1-9 above 2123 2123 11. 12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal

2122

2122

Memoranda		·			
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Loans and leases restructured and in compliance with modified terms (included in		160		4014	
Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N,				.14	
Memorandum item 1):				1400	
a. Loans secured by 1-4 family residential properties in domestic offices	F576	<u> </u>			M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other	RCFD		47		
personal expenditures)	1616				M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices				3.	
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or				·	
next repricing date of: 1,2	RCON	1,14			
(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)	14.00			10.246	
EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties			1		
in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a	200	7	. 124	100	
remaining maturity or next repricing date of: 1,3	RCFD		er i		
(1) Three months or less	A570				M.2.b.(1)
(2) Over three months through 12 months	A571		ļ		M.2.b.(2)
(3) Over one year through three years	A572		ļ		M.2.b.(3)
(4) Over three years through five years	A573		ļ		M.2.b.(4)
(5) Over five years through 15 years	A574		<u> </u>		M.2.b.(5)
(6) Over 15 years	A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)			4.2		
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	<u> </u>			M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities				400	
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A4	2746	<u></u>	<u> </u>		M.3.

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

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

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

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

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties in	3.53	Tare S			
domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370		A SAFARAN MANAGAMAN TANAN		M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C,	RCFD			(Project	
part I, item 1, column A)	B837				M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have				44	
outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the					
report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report					
purposes.					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I,			W 1		
item 6.a, column A	C391				M.6.
Memorandum item 7 is to be completed by all banks.					
7. Purchased impaired loans held for investment accounted for in accordance with AICPA					
Statement of Position 03-3 (exclude loans held for sale):	7. 7				
a. Outstanding balance	C779				M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780				M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential			21.51	S	
properties in domestic offices:					
a. Total carrying amount of closed-end loans with negative amortization features secured					
by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a)	RCON				
and (b))	F230				M.8.a.
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans		9. 4			
with negative amortization features secured by 1–4 family residential properties (as reported	4.0				
in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2001, that exceeded					
the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income,				100	
in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).		-			
b. Total maximum remaining amount of negative amortization contractually permitted on					
closed-end loans secured by 1–4 family residential properties	F231				M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family		The Co			WI.O.D.
residential properties included in the carrying amount reported in Memorandum item 8.a					
above	F232				M.8.c.
9. Loans secured by 1–4 family residential properties in domestic offices in process of	4180	Ďi Alek		A STATE OF S	141.0.6.
foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577	CACATAINE CH		1900	M.9.
					141.3.

elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.		(Column A) Consolidated Bank			(Column B) Domestic Offices				
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
 Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9): 	4.	40				av.			
a. Loans secured by real estate	F608		el sizenes m	WW. J. N. 172	1017	Sylve	5.		M.10.a.
(1) Construction, land development, and other land loans					F578				M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)		*	Ag e		F579	ος		Ĭ	M.10.a.(2)
(3) Secured by 1–4 family residential properties:		41.3	(報)		1514	Ž, C. S.	170	, 16	Wi. 10.a.(2)
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit		e di N			F580	1. 36 - 37	, at		M.10.a.(3)(a
(b) Closed-end loans secured by 1–4 family residential properties:			, if t	4.8	A. Ji				
(1) Secured by first liens				10.00	F581				M.10.a.(3)(t
(2) Secured by junior liens		7. N			F582				M.10.a.(3)(t

Schedule RC-C—Continued

Part I. Continued		(Colu	ımn A)		(Colu	mn B)		
		Conso		d			estic		
Dollar Amounts in Thousands			ank	T			ices		
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. a. (4) Secured by multifamily (5 or more) residential properties	· 474		414	440	F583		ļ		M.10.a.(4)
(5) Secured by nonfarm nonresidential properties	F585		2.4	1 118	F584		ļ. —		M.10.a.(5)
b. Commercial and industrial loans	. ۲၁8၁	7 (A) (A)	Alaton B	A CONTRACTOR	F585		6		M.10.b.
c. Loans to individuals for household, family, and other personal									
expenditures (i.e., consumer loans) (includes purchased paper):	F586	t at the	1949		F586				
(1) Credit cards	F587			<u> </u>	F587				M.10.c.(1)
(2) Other revolving credit plans	. F36/	-51 (#X.96)A			F36/			1 H 1 E	M.10.c.(2)
(3) Other consumer loans (includes single payment, installment,	F588	Extended in the	AMERICAN AL	The H	F588				
and all student loans)	F589		-	-	F589		ļ <u>.</u>		M.10.c.(3)
d. Other loans	. 1509			1002 PA	F309			48.5	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schodule BC C. nort I. Margarandum item 40):		1.27							
in Schedule RC-C, part I, Memorandum item 10): a. Loans secured by real estate	F609	dr.							N 44 -
(1) Construction, and land development, and other land loans	CERTIFICATION OF THE PERSON OF				F590	25000	S. Paris	52,445,7 y 19 /	M.11.a.
(1) Construction, and faind development, and other land loans (2) Secured by farmland (including farm residential and other	1 6		201		1 330	AGNAVA:			M.11.a.(1)
improvements)			ě.		F591	16 (16)	**************************************		M 44 ~ (0)
(3) Secured by 1–4 family residential properties:					1 331	100		Value of t	M.11.a.(2)
(a) Revolving, open-end loans secured by 1–4 family							1		
residential properties and extended under lines of credit					F592	enik side k		75	M 11 a (2)/a)
(b) Closed-end loans secured by 1–4 family residential							A Private		M.11.a.(3)(a)
properties:		1.	i i e i	(i)	75.3	1.1		1	
(1) Secured by first liens					F593	or makes			M.11.a.(3)(b)(
(2) Secured by junior liens					F594				M.11.a.(3)(b)(
(4) Secured by multifamily (5 or more) residential properties					F595				M.11.a.(3)(0)(
(5) Secured by nonfarm nonresidential properties	200000000000000000000000000000000000000				F596				M.11.a.(1) M.11.a.(5)
b. Commercial and industrial loans	F597	0.04420.44			F597				M.11.b.
c. Loans to individuals for household, family, and other personal	•	Drive.		, 191 j		ere i		1	WI. TT.D.
expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F598	TO SECULIAR			F598	KENNEY (M)	1. Pot 26.2120	ACRES ARE DE U	M.11.c.(1)
(2) Other revolving credit plans	F599			1	F599				M.11.c.(1)
(3) Other consumer loans (includes single payment, installment,	•	1.	J. Vis	Sec. 100	11.00	e de la company	* (*	_; % ± ;	
and all student loans)	F600				F600	THE CORPORATE PORTS	<u> </u>		M.11.c.(3)
d. Other loans	F601				F601				M.11.d.

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

a.	Loans	secured	by	real	estate	
----	-------	---------	----	------	--------	--

- b. Commercial and industrial loans
- Loans to individuals for household, family, and other personal expenditures
- d. All other loans and all leases .. G100 G101

(Column A) Fair value of acquired loans and leases at acquisition date			value of Gross contractual amounts receivable at acquisition date			(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected					
RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
G091				G092				G093			
G094				G095				G096			
G097				G098 G101				G099 G102			

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- 13. To be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2008.

 Construction, land development, and other land loans in domestic offices with interest reserves:
 - offices with interest reserves:

 a. Amount of loans that provide for the use of interest reserves
 - 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))

(included in Schedule RC-C, part I, item 1.a, column B)

Memorandum item 14 is to be completed by all banks.

14. Pledged loans and leases

RCON	Bil	Mil	Thou
XXXX			
	<i>,</i>	, Things	
RIAD			State of
XXXX			
RCFD	wirks.	900. A	
XXXX			l

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment 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.")

R	CON	Yes	1.0	No
6	999			

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.)

Nu	mber of Loans	
RCON		
 5562		2.a.
 5563		2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
3. Number and amount currently outstanding of "Loans secured by	RCON	RCON Bil Mil Thou	
nonfarm nonresidential properties" in domestic offices reported in	16.0		
Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of			
items 3.a through 3.c must be less than or equal to Schedule RC-C,	1		1
part I, sum of items 1.e.(1) and 1.e.(2), column B):	1 mil		
a. With original amounts of \$100,000 or less	5564	5565	3.a.
b. With original amounts of more than \$100,000 through \$250,000	5566	5567	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000	5568	5569	3.c.
4. Number and amount currently outstanding of "Commercial and	1. Sec. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.		
industrial loans to U.S. addressees" in domestic offices reported in	*	a de la companya de	
Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c			
must be less than or equal to Schedule RC-C, part I, item 4.a, column B):			
a. With original amounts of \$100,000 or less	5570	5571	4.a.
b. With original amounts of more than \$100,000 through \$250,000	5572	5573	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000	5574	5575	4.c.

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

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.)

mber of Loans
Part 199
化二基基二十二

6.b.

6.a.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
7. Number and amount currently outstanding of "Loans secured by	RCON	RCON Bil Mil Thou	
farmland (including farm residential and other improvements)" in	77		
domestic offices reported in Schedule RC-C, part I, item 1.b,			
column B (sum of items 7.a through 7.c must be less than or equal to			
Schedule RC-C, part I, item 1.b, column B):	***		
a. With original amounts of \$100,000 or less	5578	5579	7.a
b. With original amounts of more than \$100,000 through \$250,000	5580	5581	7.b
c. With original amounts of more than \$250,000 through \$500,000	5582	5583	7.c
8. Number and amount currently outstanding of "Loans to finance	PAR	La conference	
agricultural production and other loans to farmers" in domestic offices	1.0		
reported in Schedule RC-C, part I, item 3, column B (sum of			
items 8.a through 8.c must be less than or equal to Schedule RC-C,			
part I, item 3, column B):		74	
a. With original amounts of \$100,000 or less	5584	5585	8.a
b. With original amounts of more than \$100,000 through \$250,000	5586	5587	8.b
c. With original amounts of more than \$250,000 through \$500,000	5588	5589	8.c

Schedule RC-D—Trading Assets and Liabilities

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) Consolidated Bank	(Column B) Domestic Offices
Dollar Amounts in Thousands	RCFD Bil Mil Thou RCC	
ASSETS	Water State of the	250 - 202 in 2
1. U.S. Treasury securities	3531 353	
U.S. Government agency obligations (exclude mortgage-backed	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
securities)	3532 353	32 2.
3. Securities issued by states and political subdivisions in the U.S.	3533 353	33 3.
4. Mertgage-backed securities (MBS):		
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or		
GNMA	3534 353	
b. Other mortgage-backed securities issued or guaranteed by FNMA,	050	
FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535 353	
c. All other mortgage-backed securities	3536 353 3537 353	
5. Other debt securities	3537 353	37
6. Loans:	F610	6.0
a. Loans secured by real estate	F60	6.a.
(1) Construction, land development, and other land loans(2) Secured by farmland (including farm residential and other		04 6.a.(1)
improvements)	F60	05 6.a.(2)
(3) Secured by 1–4 family residential properties:		0.a.(2)
(a) Revolving, open-end loans secured by 1-4 family		
residential properties and extended under lines of credit	F60	06 6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential	Aller Commence	3.0,00
properties:	and the second	1
(1) Secured by first liens	F60	07 6.a.(3)(b)(
(2) Secured by junior liens	A CONTRACT OF THE PARTY OF THE	
(4) Secured by multifamily (5 or more) residential properties	CONTRACTOR OF THE PROPERTY OF	
(5) Secured by nonfarm nonresidential properties	F6	
b. Commercial and industrial loans	F614 F6	14 6.b.
c. Loans to individuals for household, family, and other personal	eder the	1880 687 688 682 10 C 1 A 600 6 70 C 12 C 12 C 1 C 1 C 1 C 1 C 1 C 1 C 1 C
expenditures (i.e., consumer loans) (includes purchased paper):	orthological terms of the second	
(1) Credit cards	F615 F6	
(2) Other revolving credit plans	F616 F6	
(3) Other consumer loans (includes single payment, installment,		
and all student loans)	F617 F6	
d. Other loans	F618	
7.–8. Not applicable		44
9. Other trading assets	3541 35-	2327 COS 27 COS
10. Not applicable	3543 354	43
11. Derivatives with a positive fair value	3343 33	
12. Total trading assets (sum of items 1 through 11) (total of column A must	3545 35	
equal Schedule RC, item 5)	.[3543] 354	45 12.
	RCFD Bil Mil Thou RCG	ON Bil Mil Thou
LIABILITIES		
13. a. Liability for short positions	3546 35-	46 13.a.
b. Other trading liabilities	F624 F63	
14. Derivatives with a negative fair value	3547 35-	
15. Total trading liabilities (sum of items 13.a through 14) (total of column A	debyte:	
must equal Schedule RC, item 15)	3548 35-	48 15.
4		

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4. Mortgage-backed securities (MBS):		**************************************				
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	And the second			4.3	· Arresta	
a. Structured financial products:	3.4					74/Ar
(1) Cash	XXXX		xxxx			
(2) Synthetic	XXXX		xxxx			
(3) Hybrid	XXXX		XXXX			
b. All other debt securities	XXXX		XXXX			

Schedule RC-D—Continued

Memoranda		(Column A) Consolidated Bank				(Colu Dom Offi			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
 Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d): 	F790		f		4				
a. Loans secured by real estate	F/90				F625			7.	M.1.a.
(1) Construction, land development, and other land loans					F023				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:							長 多	*1	
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit				9	F627				M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(1) Secured by first liens					F628				M.1.a.(3)(b)(1)
(2) Secured by junior liens	1 Table 1 Tabl				F629				M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	58/4/36/35/03/2016 68/4/36/35/03/2016		[8,1]		F630				M.1.a.(4)
(5) Secured by nonfarm nonresidential properties					F631				M.1.a.(5)
b. Commercial and industrial loans	F632				F632				M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F633				F633				M.1.c.(1)
(2) Other revolving credit plans	F634				F634				M.1.c.(2)
(3) Other consumer loans (includes single payment, installment,			4	# *	1 24.0			40.	(_,
and all student loans)	F635				F635				M.1.c.(3)
d. Other loans	F636				F636				M.1.d.
2. Not applicable									
Loans measured at fair value that are past due 90 days or more		1	200	34 × 14	5 8			4 - I	,
a. Fair value	F639				F639				M. Š .a.
b. Unpaid principal balance	F640				F640				M. % .b.
INSERT J S									2

NSERT J 5 Memorandum items ∮ 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 Thousa	nds RCFD	Bil	Mil	Thou
ጂ Asset-backed securities:		ų,	1.4	
a. Residential mortgage-backed securities	F641			
b. Commercial mertgage-backed securities				
0. % Credit card receivables	1			
ઠ, ષ્રં, Home equity lines	15044			
c. %, Automobile loans	1			
d, % Other consumer loans	1 = 0.40			
€.g. Commercial and industrial loans	F647			
f. h. Other	F648	<u> </u>		
5. Collateralized debt obligations:			ar faster i de se	
a. Synthetic	F649			
b. Other	F650	_		
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651			

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Structured financial products by underlying
collateral or reference assets (for each
column, sum of Memorandum items 3.a
through 3.g must equal Schedule RC-D,
sum of items 5.a.(1) through (3)):

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

Structured financial products by underlying collateral or reference assets (for each						
column, sum of Memorandum items 3.a						3
through 3.g must equal Schedule RC-D,					74.497 7	
sum of items 5.a.(1) through (3)):			n e			
a. Trust preferred securities issued by						
financial institutions	XXXX		XXXX			
b. Trust preferred securities issued by real					ļ	
estate investment trusts	XXXX		XXXX			
c. Corporate and similar loans	XXXX		XXXX			
d. 1-4 family residential MBS issued or						
guaranteed by U.S. government-		. [
sponsored enterprises (GSEs)	XXXX		XXXX			
e. 1-4 family residential MBS not issued or						
guaranteed by GSEs	XXXX		XXXX	<u> </u>		
f. Diversified (mixed) pools of structured	V000		10004			
financial products	XXXX		XXXX			
g. Other collateral or reference assets	XXXX		XXXX	tarasantana ta	* 1	mag1995 / -1997
Pledged trading assets:				2.00	(a) (a)	
a. Pledged securities	XXXX		XXXX			
b. Pledged loans	XXXX		XXXX			

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Schedule RC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	l
7. Equity securities:	4.1				ĺ
a. Readily determinable fair values	F652				M.7.a
b. Other	F653				M.7.Ł
B. Loans pending securitization	F654				M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):					
a. Fess	F655				M.9.a
b. TEXT F856	F656				M.9.b
C. F857	F657				M.9.d
Other trading liabilities (itemize and describe amounts included in Schedule RC-D,		\bar{z}			
item 13.b, that are greater than \$25,000 and exceed 25% of the item):					
a. TEXT F858	F658				M.10.
b. TEXT F659	F659				M.10.
C. F880	F660				M.10

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

	Transaction Accounts						N	on					
	To acco	(Column A) Total transaction accounts (including total demand deposits) (Column B) Memo: Total demand deposits (included in column A)					no (incl						
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of: 1. Individuals, partnerships, and corporations										į I			
(include all certified and official checks)	B549								B550				1.
2. U.S. Government	2202						4.		2520				2.
3. States and political subdivisions in the U.S	2203								2530				3.
Commercial banks and other depository		7/4								M.	ALC:		
institutions in the U.S.	B551						4.7		B552				4.
5. Banks in foreign countries	2213	****					444		2236				5.
6. Foreign governments and official institutions	**************************************			1.4								7-7-7-	
(including foreign central banks)	2216								2377				6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC,													
item 13.a)	2215				2210	. ACOUNT OF THE COLOR			2385				7.

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Selected components of total deposits (i.e., sum of item 7, columns A and C):			2.7		
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835				M.1.a.
b. Total brokered deposits	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):1			(1) / 4		
(1) Brokered deposits issued in denominations of less than \$100,000	2343				M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered	48-14	elcher.	arte in the	travil.	
retirement deposit accounts	2344				M.1.c.(2)
d. Maturity data for brokered deposits:			1		
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity	7/1	*	是事。		
of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity	27.5	(
of one year or less (included in Memorandum item 1.b above)	A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.	(c. jer		4		
reported in item 3 above which are secured or collateralized as required under state law)	400	4		151.30	
(to be completed for the December report only)	5590		<u> </u>		M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must			444.ju	1	
equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352				M.2.a.(2)
b. Total time deposits of less than \$100,000	6648				M.2.b.
c. Total time deposits of \$100,000 or more	2604				M.2.c.
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum			X E		
item 2.c, "Total time deposits of \$100,000 or more," above	F233		<u> </u>		M.2.c.(1)

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

27

Schedule RC-E—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
 Maturity and repricing data for time deposits of less than \$100,000: Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: 1,2 	a.				·
(1) Three months or less	A579				M.3.a.(1)
(2) Over three months through 12 months	A580				M.3.a.(2)
(3) Over one year through three years	A581				M.3.a.(3)
(4) Over three years	A582	Cross of an American			M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less	A244	4	l I) 	
(included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	A241				M.3.b.
(1) Three months or less	A584				M.4.a.(1)
(2) Over three months through 12 months	A585			ļ	M.4.a.(2)
(3) Over one year through three years	A586		<u> </u>	<u> </u>	M.4.a.(3)
(4) Over three years	. A587		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	A SEA SECTION	M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less	A 2 4 2	1			
(included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	A242				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:		ii a ka	d'	
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	0	. Y.,		7
institutions	B554			
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625			
4. Foreign governments and official institutions (including foreign central banks)	1			
5. U.S. Government and states and political subdivisions in the U.S.	B555			
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200			

Memorandum						
Memorandum Dollar Amounts in Thousands		RCFN	Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (include	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	Thousands	RCFD	Bil	Mil	Thou				
1. Accrued interest receivable ¹	B556			1.						
2. Net deferred tax assets ²			2148			2				
3. Interest-only strips receivable (not in the form of a security) ³ on:				3.5		2.1				
a. Mortgage loans			A519			3	.a.			
b. Other financial assets						3	.b.			
4. Equity securities that DO NOT have readily determinable fair values ⁴		•••••	1752			4.				
5. Life insurance assets			C009			5.	٠.			
6. All other assets (itemize and describe amounts greater than \$25,000 that				W						
this item)			2168			6.	j.			
a. Prepaid expenses	2166			$A \neq i$		6	a.			
b. Repossessed personal property (including vehicles)	1578			444		6	b.b.			
perivatives 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	1				6	.d.			
e. TEXI 3549	3549					6	i.e			
f. TEXT 3550	3550					6.	.f			
g. TEXT 3551										
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)									

Schedule RC-G-Other Liabilities

D	ollar Amounts in	Thousands	RCON	Bil	Mil	Thou
1. a. Interest accrued and unpaid on deposits in domestic offices 5	3645					
b. Other expenses accrued and unpaid (includes accrued income tax			RCFD	Åt.	1.74	i e
payable)	3646					
2. Net deferred tax liabilities ²	3049					
3. Allowance for credit losses on off-balance sheet credit exposures			B557			
4. All other liabilities (itemize and describe amounts greater than \$25,00	0 that exceed 25	% of this	11-4	- 23	57074	A 45
item)	· · · · · · · · · · · · · · · · · · ·		2938			
a. Accounts payable	3066					
b. Deferred compensation liabilities	C011			100	agus e	dos,
c. Dividends declared but not yet payable	2932		144		W-51	10.12
d. Derivatives with a negative fair value held for purposes other	2 4 Feb. 12		40			
than trading	C012					
e. TEXT 3552	3552			d - U		•
f. TEXT 3553	3553			Loui, i	No.	
g. TEXT 3554	3554		44.6			19:-
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930		<u> </u>	:

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.

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

		Do	mesti	ic Offic	ces	
	Dollar Amounts in Thousands	RCON		Mil	Thou	
1.	and 2. Not applicable		144	2		
3.	Securities purchased under agreements to resell	B989		ļ		3.
4.	Securities sold under agreements to repurchase	B995		ļ <u></u>		4.
5.	Other borrowed money	3190				5.
	EITHER			1		
6.	Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163				6.
	OR	201200000000000000000000000000000000000			7 1 9	
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					
	IBFs)	3129				9.
In	Items 10–17, report the amortized (historical) cost of both held-to-maturity and	RCON	l	Mil	Thou	
av	ailable-for-sale securities in domestic offices.	44.7	42.1	ter (
10	U.S. Treasury securities	1039				10.
11.	U.S. Government agency obligations (exclude mortgage-backed securities)	1041		1		11.
12	Securities issued by states and political subdivisions in the U.S.	1042				12.
13	Mortgage-backed securities (MBS):			4	er.	}
1	a. Pass-through securities:		26W		类数数	1
l	(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043				13.a.(1)
	(2) Other pass-through securities	1044				13.a.(2)
	b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
	(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209				13.b.(1)
	(2) All other mortgage-backed securities	1280				13.b.(2)
14	Other domestic debt securities (include domestic asset-backed securities)	1281		<u> </u>		14.
15	Foreign debt securities (include foreign asset-backed securities)	1282				15.
16	Investments in mutual funds and other equity securities with readily determinable	1.4	8.7		40	1
}	fair values	A510				16.
17.	Total amortized (historical) cost of both held-to-maturity and available-for-sale securities	194		0.00	20.45	/
	(sum of items 10 through 16)	1374				17.
			1.0		7.7	
18	Equity securities that do not have readily determinable fair values	1752				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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	Amor) Cost	Fair \	mn B) Availablecurities	e-for-			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
10. U.S. Treasury securities	xxxx				XXXX			
11. U.S. Government agency obligations (exclude mortgage-backed securities)	xxxx				xxxx			
12. Securities issued by states and political subdivisions in the U.S	xxxx				xxxx			
13. Mortgage-backed securities (MBS):a. Pass-through securities:(1) Issued or guaranteed by FNMA,								
FHLMC, or GNMA	xxxx				XXXX			
(2) Other pass-through securities	XXXX				XXXX			
 b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): 			g.					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	xxxx				xxxx			
(2) All other mortgage-backed securities	XXXX				XXXX			
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	xxxx				xxxx			
Foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	xxxx				xxxx			
Investments in mutual funds and other equity securities with readily determinable fair values					xxxx			
Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	xxxx				xxxx			

Schedule RC-K—Quarterly Averages¹

Dollar Amounts in Thousa	ands	RCFD	Tril	Bil	Mil	Thou	
ASSETS				44			
Interest-bearing balances due from depository institutions		3381					1.
2. U.S. Treasury securities and U.S. Government agency obligations 2 (excluding mortgage			K lit	4			
backed securities)		B558					2.
3. Mortgage-backed securities ²		B559					3.
4. All other securities ^{2, 3} (includes securities issued by states and political subdivisions in the U.S.)		B560		••		3	4.
5. Federal funds sold and securities purchased under agreements to resell		3365					5.
6. Loans:							
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:			in.		14.4		
(a) Credit cards		B561					6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and							
revolving credit plans other than credit cards)		B562	ļ				6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN	3360					6.b.
1	RCFD		<u></u>	<u> </u>	ļ		7.
		3484	ļ		ļ		8.
9. Total assets ⁴	RCFD	3368					9.
LIABILITIES			- 44 %	4			
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts	s,				y P. y		
and telephone and preauthorized transfer accounts) (exclude demand deposits)		3485					10.
11. Nontransaction accounts in domestic offices:		The second second	-	9		3,777	
a. Savings deposits (includes MMDAs)		B563		ļ			11.a
b. Time deposits of \$100,000 or more		A514		<u> </u>			11.b
c. Time deposits of less than \$100,000		A529		V.M. V.	5		11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries,		40 m		ette.		र्ज १	
and IBFs	RCFN	3404					12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD	3353					13.
- · · · · · · · · · · · · · · · · · · ·		24.	-			93.3	
capitalized leases)	RCFD	3355	<u> </u>	<u> </u>	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.

			D	ollar A	moun	ts in I	nousa	inas	RCFD	Bil	Mil	Thou
Unused commitments:									C			
 a. Revolving, open-end lines secured by 1–4 far 									12.24			
lines					•••••	••••••			3814		<u> </u>	┼
b. Credit card lines									3815	Same Same		
c. (1) Commitments to fund commercial real est	ate, con	struct	ion, ar	nd land	deve	lopme	ent Ioai	ns				
secured by real estate:										ng na a Garagi La di Lausani (1992)		
(a) 1-4 family residential construction loar							•••••••	•••••	F164			
(b) Commercial real estate, other construction	tion loar	n, and	land	develo	pment	loan			-	10		
commitments									F165		3875	
(2) Commitments to fund commercial real es									0550		a marillanding	
NOT secured by real estate									6550			+-
d. Securities underwriting									3817		├	
e. Other unused commitments									3818	$\vdash \vdash$	 	┼──
Financial standby letters of credit and foreign off	ice guara	antee	s		2000		ř	 T	3819		<u> </u>	
a. Amount of financial standby letters of credit co	onveyed	to oth	ners	•••••	3820		<u> </u>	L	2024			1.2.5
Performance standby letters of credit and foreign	office g	uarar	itees		2000	•••••	T	T	3821	100		
a. Amount of performance standby letters of cre	dit conve	eyed t	o othe	rs	3822		L		3411	0.00		a mains
Commercial and similar letters of credit			•••••	•••••	•••••	•••••	••••••	••••••	3411	2: 23		
Not applicable		. 41.	•.	! - !		:E: - J	!					
Securities lent (including customers' securities le									3433	C.K.S.		
oss by the reporting bank)	<u></u>	(Cale	A)	•••••	<u> </u>	(Colu	mn B)		0733	70.EX		
Mack			r antor			•	ficiary					الرها ا
Credit derivatives: Purchased Protection -	RCFD	Bil	Mil	Than	RCFD	Bil	Mil	Thou				
. Notional amounts:	-	Bil	MII	Inou	C969	BII	IVIII	11100		in door to		
(1) Credit default swaps		-	<u> </u>	 	C971		-	 	Ve plant	- 7.1		
(2) Total return swaps	C970		 	 	C973		 	 				
(3) Credit options			 	 	C975		 				*	
(4) Other credit derivatives	09/4				09/5							
o. Gross fair values:	C210	Section 1	CATELOR.		C221	and a Service of	1000		,			rant
(1) Gross positive fair value	C219		 		C222	_	ļ	 				
(2) Gross negative fair value	[C220]		<u> </u>	<u> </u>		L	<u> </u>	J	8765	Carlo Service		
Spot foreign exchange contracts All other off-balance sheet liabilities (exclude de	rivatives		nize er	d dee	criha e	ach c		nent	0,00		<u> </u>	سين
All other oπ-balance sneet liabilities (exclude de of this item over 25% of Schedule RC, item 28, '									3430	1		
	iorai ed	uity G	apitai ,	,	3432	<u> </u>	<u> </u>	T				
Securities borrowed	ritios				3434		t^-			300		
b. Commitments to purchase when issued secu		oan P	ank or	the.		4 . C . S . S						
c. Standby letters of credit issued by a Federal	HOME LO	Jan B	ank of	ıuıe	C978		- VCLCs was in	A STATE OF THE PARTY OF THE PAR				
bank's behalf d. TEXT TEXT					3555		†	†				30
TEXT					3556	 	<u> </u>	<u> </u>				
					3557	†	†					
					2301	Ь		ent				
TEXT . 3557	(atives) (itemia	e and	descr	ihe ea	ch co					4215	-
f. TEXT 3557 All other off-balance sheet assets (exclude deriv					ibe ea Ink	ch co	пропе		5591	C TANKS		
f. TEXT 3557 All other off-balance sheet assets (exclude derivor this item over 25% of Schedule RC, item 28,					ınk	ch co	Пропе	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	5591			
f. TEXT 3557 All other off-balance sheet assets (exclude derivor of this item over 25% of Schedule RC, item 28, a. Commitments to sell when-issued securities	Total eq	uity c			3435	ch co	Пропе		5591			
f. TEXT 3557 All other off-balance sheet assets (exclude derivor this item over 25% of Schedule RC, item 28, a. Commitments to sell when-issued securities b. TEXT 5592		uity c			3435 5592	ch co			5591			
f. TEXT 3557 All other off-balance sheet assets (exclude derivof this item over 25% of Schedule RC, item 28, a. Commitments to sell when-issued securities b. TEXT TEXT TEXT TEXT TEXT TEXT TEXT TEX	Total eq	uity c			3435	ch co	Пропе		5591			

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

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

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

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C.	Notional amounts by regulatory	capital	treat	ment:	•					RCFD	Bil	Mil	Thou
	(1) Positions covered under the	Market	Risk	Rule	:								
	(a) Sold protection									xxxx			
	(b) Purchased protection									xxxx			
	(2) All other positions:									a de la companya de l	sa Tangan Asia		
	(a) Sold protection									xxxx			
	(b) Purchased protection that capital purposes	t is reco	gniz	ed as	a gua	rantee	for re	gulat	ory	xxxx			
	(c) Purchased protection that regulatory capital purpose									xxxx			
						Remai	ning	Matu	rity of:				
		(Column A) (Column B) One Year or Less Over One Year Through Five Year						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:								25			*	
	(a) Investment grade	xxxx				xxxx				xxxx			
	(b) Subinvestment grade	xxxx				xxxx				xxxx			

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				E	quity l	umn C Deriva ntracts	itive	(Column D) Commodity and Other Contracts				
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bit	Mil	Thou	Tril	Bil	Mil	Thou	1
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal							D 8694					a d				i.	
sum of items 13 and 14):	-	RCF	D 8693		 	RCF	D 8694		 	RUI	D 8695		 	RCI	D 8696	1	
a. Futures contracts	<u> </u>	- BC	D 8697	L		DCF	D 8698	1	igwdown	DOL	D 8699				D 8700	L	12.a.
b En antonio	-	, C	D 0097		\vdash	- KCF	D 9096	1	г	- RCF	-D 9099	ł		RCF	-D 8700	Т	
b. Forward contracts	\vdash	PCE	D 8701	L	 -	PC E	D 8702		\vdash	- BCE	D 8703	Ł		PCE	D 8704	<u> </u>	12.b.
c. Exchange-traded option contracts:	\vdash	, Coi	00701		\vdash	- ACI	D 6702	T	Н	KCF	0 8/03	Γ		RCF	-D 8704	т	1
(1) Written options		RCE	D 8705	<u>. </u>	-	RCF	D 8706	l		RCE	D 8707	<u> </u>		RCE	D 8708	L	12.c.(
(2) Purchased options	\vdash \vdash	1101		<u> </u>	\vdash							1		1101	D 0, 00		120"
d. Over-the-counter option contracts:	<u> </u>	RCF	D 8709	I		RCF	D 8710	L	┝┈╹	RCF	D 8711	l		RCF	D 8712	L	12.c.(2
(1) Written options				<u> </u>	1			T	П							1	12.d.(
(1) Whiteh Options	-	RCF	D 8713	L		RCF	D 8714	1	╁	RCF	D 8715			RCF	D 8716		12.0.(
(2) Purchased options								Γ	П							1	12.d.(
(2) I distributed options		RCF	D 3450	<u> </u>	 	RCF	D 3826	1		RCF	D 8719			RCF	D 8720	1	12.0.(
e. Swaps																	12.e.
13. Total gross notional amount of		RCF	D A 126			RCF	D A127			RCF	D 8723			RCF	D 8724		
derivative contracts held for trading																	13.
14. Total gross notional amount of		100				77	9				横。					dry v	
derivative contracts held for	<u>L.</u>	RCF	D 8725			RCF	D 8726			RCF	D 8727		L	RCF	D 8728]
purposes other than trading		VVV5 (0.12 10 00	75.000000000000000000000000000000000000														14.
 a. Interest rate swaps where the 		1,77	1.4	le .	100				5	avete A tes			144	10,47	4		
bank has agreed to pay a	ļ	RCF	D A589	r						4	der.				k y		
fixed rate	0.000000	POSE XXXX	State Congr	1		-9,						经营业					14.a.
15. Gross fair values of derivative	4.4	ŭ,		# 1 %	20												
contracts:	111	500			T V	- F			10214	***			5.630	200 W.T.		4.5	
a. Contracts held for trading:	\vdash	RCF	D 8733	· · · · ·	 	RCF	D 8734		 	RCF	D 8735	г	Ь,	RCF	D 8736		
(1) Gross positive fair value	\vdash	BC	D 8737	l	 	BCE	D 8738	<u> </u>	igwdow	BOI	D 8739		\vdash	D01	D 8740		15.a.(
(2) Cross resettive fair us to	\vdash	TOP	00131	r	 	NOP	20136	<u> </u>	\vdash	, Cr	00139	I	 	RCF	0140		1
(2) Gross negative fair value	137098	24 3 °		l 310 Cores	-(3.28)	i Salide	grand s				* 2 2 2	<u>l</u> 2008 (1)	\$2(*)	i i	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	L	15.a.(
 b. Contracts held for purposes other than trading: 	1100000		D 8741				D 8742		(Calle 4)	970 5 40 7 5 7	D 8743	<u> </u>	1,72		D 8744		1
(1) Gross positive fair value	\vdash		_ •,	Ι	+						_ 55	Γ				\vdash	15 h /
(1) Gloss positive fail value	\vdash	RCF	D 8745	L	 	RCF	D 8746		\vdash	RCF	D 8747	1	H	RCF	D 8748	L	15.b.(
(2) Gross negative fair value	-			Γ	\vdash			r	\vdash			1	Н т		: /-	$\overline{}$	15.b.(

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

		anks	nn A s and s Fi	ď	, N	olur Mond inar uara	oline ncia) 			nn C Fun		S	olum ovei vern	reigi	ń	Corp	(Column E) Corporations and All Other Counterparties			
16. Over-the counter derivatives:	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mit	Thou	
a. Net current credit exposure	xxxx				xxxx				xxxx				xxxx				xxxx				
b. Fair value of collateral:	÷														4,2	, Jan					
(1) Cash – U.S. dollar	xxxx				xxxx				xxxx				xxxx			<u> </u>	xxxx				
(2) Cash – Other currencies	xxxx				xxxx				xxxx				xxxx				xxxx				
(3) U.S. Treasury securities	xxxx				xxxx				xxxx				xxxx				xxxx				
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	xxxx				xxxx				xxxx	•			xxxx				xxxx				
(5) Corporate bonds	xxxx				xxxx				xxxx				xxxx				xxxx				
(6) Equity securities	xxxx				xxxx				xxxx				xxxx				xxxx				
(7) All other collateral	xxxx		<u> </u>		xxxx				xxxx				xxxx				xxxx				
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	xxxx			0 0 1	xxxx				xxxx				xxxx				xxxx				

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousand	s RCFD	Bil	Mil	Thou	
Extensions of credit by the reporting bank to its executive officers, directors, principal	8 (c. 1)	7	V. 1		
shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal					
shareholders, and their related interests	6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of al	CC 4 200 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	4.0	1914	#1 34 N	
extensions of credit by the reporting bank (including extensions of credit to				400	
related interests) equals or exceeds the lesser of \$500,000 or 5 percent	r	- 1			
of total capital as defined for this purpose in agency regulations			4-16		1.b.
Intangible assets other than goodwill:					1.0.
a. Mortgage servicing assets	3164				2.a.
(1) Estimated fair value of mortgage servicing assets	7,9,12				2.a. 2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	120000000000000000000000000000000000000				2.a.(1) 2.b.
c. All other identifiable intangible assets				\square	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)					2.d.
3. Other real estate owned:				77	2.0.
a. Direct and indirect investments in real estate ventures.	5372	10X 1 10A.C			-3.a.
b. All other real estate owned.				F-846-700-18	v.a.
a. (N) Construction, land development, and other land in domestic offices		A E CE A COSTO	74 M. 7.		3 h /1\ c
					3.b.(1) a,
b. (2). Farmland in domestic offices				 	3. b.(2) b.
c. (8) 1–4 family residential properties in domestic offices					3. b.(3) c.
d. (4) Multifamily (5 or more) residential properties in domestic offices					3.b. (4) d.
e. (5) Nonfarm nonresidential properties in domestic offices					3. b.(5) e.
f. (6) Foreclosed properties from "GNMA loans"	C979			 	3. b.(6) f.
g.(Z) In foreign offices	FN 5513	× 1/17(048)			3. b.(7) g.
through 3.9) h.& Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	RCFD	64.67	1.3.	5 5 0 10 1	a l
n. c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	2150				3.0c. h.
4. Investments in unconsolidated subsidiarios and associated companies. Not applicable			T T		_
a. Direct and indirect investments in real estate ventures.					- 4.a .
b. All other investmente in unconsolidated subsidiaries and associated companies					- 4.b.
e. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	 2138	est of a		35	-4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:	2.74	10		5.4	
(1) Advances with a remaining maturity or next repricing date of:1	2.5				
(a) One year or less			ļ		5.a.(1)(a)
(b) Over one year through three years					5.a.(1)(b)
(c) Over three years through five years	F057		ļ		5.a.(1)(c)
(d) Over five years			1 - 97aKo*	V	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a)		·6).	1.0	ro.	
above) ²					5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a) – (d) above)	F059				5.a.(3)
b. Other borrowings:				100	*
(1) Other borrowings with a remaining maturity or next repricing date of:3	2.74%	ù(Lu)			
(a) One year or less		<u> </u>		\sqcup	5.b.(1)(a)
	F061				5.b.(1)(b)
(b) Over one year through three years			1		5.b.(1)(c)
(b) Over one year through three years(c) Over three years through five years					
	F062				
(c) Over three years through five years	F062 F063				5.b.(1)(d)
(c) Over three years through five years(d) Over five years	F062 F063			* 24	
(c) Over three years through five years(d) Over five years(2) Other borrowings with a REMAINING MATURITY of one year or less (included in	F062 F063				5.b.(1)(d)

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

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

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

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

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Schedule RC-M—Continued

Dollar Amounts in Thousands	RCFD	Yes		No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6.
<u> </u>	RCFD B570	Bil	Mil	Thou	7.
TEXT http://					8.
	RCFD 4088	Yes		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.
, , , , , , , , , , , , , , , , , , , ,	RCFD F065			1	10.b.

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

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

RCFD	YES	44	NO
XXXX		40.83	
	\$ 0 kg	a (mining)	
19.1	YES	1 , 1	NO
XXXX			

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

	(Column A) Past due 30 through 89 days and still accruing					Past of days of and)	(Column C) Nonaccrual				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Loans secured by real estate:											e v		
 a. Construction, land development, and other 							14						
land loans in domestic offices:	4.3		l.										
(1) 1-4 family residential construction	E470	- A A	4				n i		E470		fals.		
loans(2) Other construction loans and all land	F172	7.0			F174		F. Day		F176			1 (S	1.a.(1)
development and other land loans	F173	2/4 5/			F175	9 4 3 7			F177	(1) F1 (2)			1.a.(2)
b. Secured by farmland in domestic offices	3493				3494				3495		\vdash		1.a.(2) 1.b.
c. Secured by 1–4 family residential	11	4	74.50										1.5.
properties in domestic offices:													
(1) Revolving, open-end loans secured by													
1–4 family residential properties and													
extended under lines of credit	5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by	14										4		
1–4 family residential properties:													
(a) Secured by first liens	C236				C237				C229		<u> </u>		1.c.(2)(a)
(b) Secured by junior liens	C238		THE RESERVE VALUE THAT A	of management make	C239	V-14-02-1-07-1-01-0-1-0-1-0-1-0-1-0-1-0-1-0-1-0	To the water that the same	official internation	C230	r i kradine s delta dissa		Perhanan Provincial Williams	1.c.(2)(b
d. Secured by multifamily (5 or more) residential		1.0	1					40	Y.		2		
properties in domestic offices	3499				3500			t manual manual man	3501	TE-SEZMENTE		1.00	1.d.
e. Secured by nonfarm nonresidential													
properties in domestic offices:							6 14 g		7				
(1) Loans secured by owner-occupied	500			(30) (1)				. *7.90}			14.4	1.2	
nonfarm nonresidential properties	F178	A 62 8 20 2	W.#3750	20.38.73.0	F180	e de la companya de	A. S. France Co.		F182	a erec da	(TOP ()	Maria (1997)	1.e.(1)
(2) Loans secured by other nonfarm	**30 E430			(9. 7. d	F404		423	* 44	E400	0.44	400.0		
nonresidential properties	F179	this e		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	F181	and the	600	46.00	F183 RCFN	C Sales of	ADDINE ASS		1.e.(2)
f Inforcing office	RCFN B572				B573	epart.	eyr years a					E CONTRACTOR OF THE CONTRACTOR	4.5
f. In foreign offices	5372	X 140		1 X 2 X 3	6073		oran are		B574	2.7	6/2/2/2	l al lanca	1.f.
Loans to depository institutions and acceptances of other banks:		ir .	7 7		e.		1.00	* 4	, A	200			
a. To U.S. banks and other U.S. depository	RCFD	A) E			RCFD				RCFD				
institutions	5377	U ISP	- 264 - C. 11 (15)	1 - 30	5378	e as Santonia	34 P 18 18 18 18 18 18 18 18 18 18 18 18 18	- V V V 1200	5379	<u> </u>	Ī	2 3 5 C 5 C 5 C 5 C 5 C 5 C 5 C 5 C 5 C 5	2.a.
b. To foreign banks	5380				5381				5382		 		2.b.
Loans to finance agricultural production and	30		110.3	(4. j. j.	100	105 Y	Fy Jan		1.44			4.71	
other loans to farmers	1594				1597				1583	passes and a second			3.
4. Commercial and industrial loans:				77	425			14	74	NA.			
a. To U.S. addressees (domicile)	1251				1252				1253				4.a.
b. To non-U.S. addressees (domicile)	1254				1255				1256				4.b.
5. Loans to individuals for household, family, and					8.1			1	5 342	1.35		4 4	
other personal expenditures:		4			23.					MA P			
a. Credit cards	B575				B576				B577		<u></u>		5.a.
b. Other (includes single payment, installment,		1114			99 7),				11 (2)				
all student loans, and revolving credit plans	300000 °		T. D.	11/4			100	Y		7.31.) (fig.	75 x 1		
other than credit cards)	B578	(2.00 2.00	er' ar er nû	A COLUMN	B579		<u></u>	L	B580	20		<u> </u>	5.b.
6. Loans to foreign governments and official	7.3		er 3, 7	<u>.</u>					18				
institutions	5389			ļ	5390				5391		 	 	6.
7. All other loans	5459			<u> </u>	5460		<u> </u>	l	5461		<u> </u>		7.

Schedule RC-N-Continued

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

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
Dollar Amounts in Thousands	RCFD E	Bil Mi	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Lease financing receivables: a. Leases to individuals for household, family, and other personal expenditures b. All other leases	F166 F169			F167 F170				F168 F171				8.a. 8.b.
Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505			3506				3507				9.
Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612			5613				5614				10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615			5616		Signife 2		5617				10.a.
 Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above 	C866			C867				C868				10.b.
	(Column A) Past due 30 through 89 days and still			(Column B) Past due 90 days or more and still accruing					/Cal	mn (C)		
Memoranda	30 t day	Past due through	89 still	F	Past du lays or and s	ue 90 more still			(Colui Nona	ccrual		
Dollar Amounts in Thousands	30 t day	Past due through ys and s	89 still	F	Past du lays or and s	ue 90 more still iing			•			
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	30 t day	Past due through ys and s accruing	89 still	d	Past du lays or and s accru	ue 90 more still iing			Nona	ccrual		
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	RCFD	Past due through ys and s accruing	89 still	RCON F662	Past du lays or and s accru	ue 90 more still iing	Thou	RCON F663	Nona	ccrual		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	F661 RCFD 1658	Past due through ys and s accruing	89 still	F662 RCFD 1659	Past du lays or and s accru	ue 90 more still iing	Thou	F663 RCFD 1661	Nona	ccrual		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	RCFD	Past due through ys and s accruing	89 still	RCON F662	Past du lays or and s accru	ue 90 more still iing	Thou	RCON F663	Nona	ccrual		

Schedule RC-N—Continued

Memoranda—Continued

	3	Past 0 thro	ugh 8! nd stil		1	Past of lays of and	mn B) lue 90 or more still uing)		(Colu Nona			
Dollar Amounts in Thousands	RCFD	Bii	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
 Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above): 													
a. Loans and leases held for sale	C240	E14523 74	Ware - grandewid		C241	10:584:27 15	- www.	n: *440;**********	C226	** X 85 12 1	SERVINA LA	SARDAY COMPAN	M.5.a.
b. Loans measured at fair value:		企工物 机			5005		10.3	1	5000				
(1) Fair value	F664 F667				F665 F668		<u> </u>	 	F666		ļ		M.5.b.(1)
(2) Unpaid principal balance	[1007]	<u></u>			F000		L		1 1009		l	<u> </u>	M.5.b.(2)
O. J. Alice	Past due 30 Pa					(Column B) Past due 90 days or more							
Derivative Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	1				
6. Interest rate, foreign exchange rate, and other commodity and equity contracts:													
Fair value of amounts carried as assets	3529				3530		<u></u>		M.6.				
									RCFD	Bil	Mil	Thou	
7. Additions to management appeals during the greater									C410		1,4111	11100	M.7.
7. Additions to nonaccrual assets during the quarter.8. Nonaccrual assets sold during the quarter									C411	1		\vdash	M.8.

Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments items 7 through 9, All banks must complete items 1 through 3, Memorandum item 1, and, if applicable, Memorandum items 2, 3, and 4 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 through 6 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 through 6 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007, must complete items 4 through 6 each quarter. Any other bank may choose to complete items 4 through 6, but the bank must then continue to complete items 4 through 6 each quarter thereafter.

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal	×L ₂		100	(V) (V) (P)	
Deposit Insurance Act and FDIC regulations	F236				1.
Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	4.9	V		14.63	
(including foreign deposits)	F237				2.
Total foreign deposits, including interest accrued and unpaid thereon (included in item 2	RCFN	6. 15	20 / X		
above)	F234		<u> </u>		3.
Total daily average of deposit liabilities before exclusions (gross) as defined in	RCFD			11.	
Section 3(I) of the Federal Deposit Insurance Act and FDIC regulations	F238				4.
Total daily average of allowable exclusions, including interest accrued and unpaid on				1	
allowable exclusions (including foreign deposits)	F239				5.
Total daily average of foreign deposits, including interest accrued and unpaid thereon	RCFN	i A		* *	
(included in item 5 above)	F235		<u></u>		6.

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7.	Unsecured "Other borrowings" with a remaining maturity of	11.0			X
	(sum of items 7.a through 7.d must be less than or equal to				3 8
	Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):	RCFD 🏄			4
	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			4.4	4.
	(sum of items 8.a through 8.d must equal Schedule RC, item 19):				44.4
	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			
9.	Reciprocal brokered deposits (included in Schedule RC-E, part I,	RCON S	4. 2. 3	eo :	
	Memorandum item 1.b)	XXXX			

Schedule RC-O—Continued

Memoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
 Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2): 					
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less	F049				M.1.a.(1) M.1.a.(2)
 (1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000 (2) Number of deposit accounts (excluding retirement accounts) Number 	F051				M.1.b.(1)
of more than \$100,000	F045				M.1.b.(2) M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)					M.1.c.(2)
(1) Amount of retirement deposit accounts of more than \$250,000Number	F047				M.1.d.(1)
 (2) Number of retirement deposit accounts of more than \$250,000 F048 Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.² Estimated amount of uninsured assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions)³ 	5597				M.1.d.(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:	RCOI	+	IC Cei	rt. No.	
Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program. 4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):	RCOI	+ +	Mil	Thou	M.3.
a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts)	G167	7	1.4	ħ	M.4.a.
b. Number of noninterest-bearing transaction accounts of more Number than \$250,000		(3),			M.4.b.

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

report date without taking into account the temporary increase in deposit insurance in effect through December 31, 2009.

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

2 00 8,

3 Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d without taking into account the temporary increase in deposit insurance in effect through December 31, 2009, or a bank's participation in the FDIC's Debt Guarantee Program or Transaction Account Guarantee Program.

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

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Retail originations during the quarter of 1–4 family residential mortgage loans for sale ² :			1.		
a. Closed-end first liens	F066				1.a.
b. Closed-end junior liens	1		<u> </u>		1.b.
c. Open-end loans extended under lines of credit:					1.0.
(1) Total commitment under the lines of credit	F670	10.1			1.c.(1)
(2) Principal amount funded under the lines of credit	F671			\Box	1.c.(2)
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans	ENGLISHED CONTRACTOR	P 40 50			110.(2)
for sale ² :					
a. Closed-end first liens	F068				2.a.
b. Closed-end junior liens	F069				2.b.
c. Open-end loans extended under lines of credit:			T.	1 - 1 - 48	
(1) Total commitment under the lines of credit	F672		ļ		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:				100	
a. Closed-end first liens			ļ		3.a.
b. Closed-end junior liens	F071		and the state of the state of		3.b.
c. Open-end loans extended under lines of credit:	*************	700	3.04		
(1) Total commitment under the lines of credit				ļ	3.c.(1)
(2) Principal amount funded under the lines of credit	F675		No. of the last of		3.c.(2)
4. 1–4 family residential mortgage loans held for sale at quarter-end (included in					
Schedule RC, item 4.a):				fv	
a. Closed-end first liens			ļ	<u></u>	4.a.
b. Closed-end junior liens	F073		Water State	ACC NO. 1 (8) Fr. 1	4.b.
c. Open-end loans extended under lines of credit:			į vieti		
(1) Total commitment under the lines of credit	-		<u> </u>	<u> </u>	4.c.(1)
(2) Principal amount funded under the lines of credit	. F677	ANNE SERVICE		30.000	4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1–4 family	730t)	,		320	
residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):	RIAD	10.	Cont. TV	\$6.00 pt	_
a. Closed-end 1–4 family residential mortgage loans		ļ	 	 	5.a.
b. Open-end 1–4 family residential mortgage loans extended under lines of credit	F560	VAC-2006	24 34 33 3		5.b.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the	- 44				
quarter:		#SCA	Yarla s		•
a. Closed-end first liens	F678	-			6.a
b. Closed-end junior liens	. F679	ige og en K] 80% V V V	4 : 3,435	6.b
c. Open-end loans extended under line of credit:			() () () () () () () () () ()	A 570 SA	0 - (4)
(1) Total commitment under the lines of credit		 	-	-	6.c.(1)
(2) Principal amount funded under the lines of credit	. F681	<u> </u>	L	ш	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.

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	(Colui LESS: A Netted Determin Total Fa RCFD	l in the nation of	(Colur Level 1 F Measure RCFD	air Value	Level 2 l Measu	mn D) Fair Value rements	Level 3 F Measu	mn E) Fair Value rements
ASSETS Dollar Amounts in Thousands	RCFD	RCFD		RCFD		RCFD		RCFD	
1. Available-for-sale securities	xxxx	XXXX	Carried T. C.	XXXX		XXXX		XXXX	
Federal funds sold and securities purchased under agreements to resell	XXXX	XXXX		XXXX		XXXX	 	xxxx	
Loans and leases held for sale		 ~~~		 ~~~			-	****	
Loans and leases held for investment	xxxx	XXXX		xxxx		XXXX	 	xxxx	
5. Trading assets:			000000000000000000000000000000000000000		40 L			****	
a. Derivative assets	3543	xxxx	Life and the Control of the Control	xxxx	<u> </u>	XXXX		XXXX	
b. Other trading assets	XXXX	XXXX		XXXX		XXXX		XXXX	
(1) Nontrading securities at fair value with changes in fair value reported in		~~~	San San James	2000 24 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	, la 1, 1 ej	~~~		****	14 8 7
current earnings (included in Schedule RC-Q, item 5.b, above)	F240	F684		F692		F241	1	F242	
6. All other assets	F249	F685		F693		F250	 	F251	
7. Total assets measured at fair value on a recurring basis	XXXX	XXXX		xxxx		XXXX		XXXX	
7. Total assets measured at fair value on a recurring basis					٠.				1 453
LIABILITIES									
8. Deposits	F252	F686		F694		F253		F254	
9. Federal funds purchased and securities sold under agreements to repurchase	xxxx	XXXX		xxxx		xxxx		XXXX	
10. Trading liabilities:						,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
a. Derivative liabilities	3547	xxxx		xxxx		XXXX		XXXX	
b. Other trading liabilities	XXXX	xxxx	· · · · · · · · · · · · · · · · · · ·	xxxx		XXXX	· · · · · ·	XXXX	
11. Other borrowed money	xxxx	xxxx		xxxx		XXXX		XXXX	
12. Subordinated notes and debentures	XXXX	XXXX		xxxx		XXXX	<u> </u>	xxxx	
13. All other liabilities	F258	F688		F696		F259		F260	
14. Total liabilities measured at fair value on a recurring basis	XXXX	xxxx		xxxx		XXXX		xxxx	
Memoranda 1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6,	· · · · · · · · · · · · · · · · · · ·		•	I T			1		
that are greater than \$25,000 and exceed 25% of item 6):	xxxx	xxxx		xxxx		xxxx		xxxx	
a. Mortgage servicing rights.	XXXX	XXXX		XXXX		XXXX		XXXX	
b. Nontrading derivative assets	XXXX	XXXX		XXXX	······	XXXX		XXXX	
C	XXXX	XXXX		xxxx		XXXX		XXXX	
d	XXXX	XXXX		xxxx		XXXX		XXXX	
e	XXXX	XXXX		xxxx		XXXX		XXXX	
f	XXXX	XXXX		xxxx		XXXX		XXXX	
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item		1		/3331				7,000.	
13, that are greater than \$25,000 and exceed 25% of item 13):	xxxx	xxxx		xxxx	į	xxxx		xxxx	
a. Loan commitments (not accounted for as derivatives)	F261	F689		F697		F262	\vdash	F263	
b. Nontrading derivative liabilities.	XXXX	XXXX		xxxx		XXXX		XXXX	
C.	XXXX	XXXX		XXXX	-	XXXX		XXXX	
d	XXXX	XXXX		xxxx		XXXX		XXXX	
е	XXXX	xxxx		XXXX		XXXX	 	XXXX	
ſ	XXXX	XXXX		XXXX		XXXX	 	XXXX	
	704AA [_ ~~~		~~~				^^~	

Schedule RC-R—Regulatory Capital

DRAFT

FFIEC 031 Page RC-29

Dollar	Amounts in Thousar	nds [RCFD	Bil	Mil	Thou	
Tier 1 capital_ bank							
1. Total equity capital (from Schedule RC, item 28).2.7.4.)		r	3210				1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if a				4	- C		••
positive value; if a loss, report as a negative value)		r	8434	T			2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities¹ (repo			174		(Same	100	
value)	•	1	A221				3.
4. LESS: Accumulated net gains (losses) on cash flow hedges1 (if a gain, re		lue:			1.5	12.04	٠.
if a loss, report as a negative value)			4336				4.
5. LESS: Nonqualifying perpetual preferred stock			B588				5.
6. Qualifying minority interests in consolidated subsidiaries			B589				6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets			B590				7.
b. LESS: Cumulative change in fair value of all financial liabilities accoun			2 %	1		4	
option that is included in retained earnings and is attributable to change							
creditworthiness (if a net gain, report as a positive value; if a net loss,			35.48 E. N.		0.000025254		
value)		<u> </u>	F264				7.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)			C227				8.
a. LESS: Disallowed servicing assets and purchased credit card relations			B591				9.
b. LESS: Disallowed deferred tax assets		Þ	5610	T	}		9.
10. Other additions to (deductions from) Tier 1 capital		г	B592				10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)			8274				11.
,		_					
Tier 2 capital							
12. Qualifying subordinated debt and redeemable preferred stock		[5306				12
13. Cumulative perpetual preferred stock includible in Tier 2 capital			B593				13
14. Allowance for loan and lease losses includible in Tier 2 capital			5310				14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2			2221				15
16. Other Tier 2 capital components	•	Г	B594				16
17. Tier 2 capital (sum of items 12 through 16)		г	5311				17
18. Allowable Tier 2 capital (lesser of item 11 or 17)			8275				18
, ,							
19. Tier 3 capital allocated for market risk	*******************************	[1395				19
20. LESS: Deductions for total risk-based capital		r	B595				20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)			3792				21
		•					
Total assets for leverage ratio	F	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 i		B590					23
24. LESS: Disallowed servicing assets and purchased credit card relationship	· 173	100	1	5 W		3.4	
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			1		27
				t	1.		-'
Adjustments for financial subsidiaries		ſ	RCFD	Bil	Mil	Thou	
28. a. Adjustment to Tier 1 capital reported in item 11			C228		1		28
b. Adjustment to total risk-based capital reported in item 21			B503	ľ	 	\vdash	28
29. Adjustment to risk-weighted assets reported in item 62		г	B504		 	\vdash	29
30. Adjustment to risk-weighted assets reported in item 27			B505	 		$\vdash \vdash$	30
oo. Aujuutinent to average total assets reported III Item 21	•••••••	L	2000	L	<u> </u>		SU
Capital ratios							
(Column B is to be completed by all banks. Column A is to be completed by	(Column A)	I		(Cohi	mn B)		
banks with financial subsidiaries)	RCFD Percentage	,	RCFD	T	ercenta		
	I CICCIIIAUE	, 1			UI UCI 11771	I	

31. Tier 1 leverage ratio².....

32. Tier 1 risk-based capital ratio³.....

33. Total risk-based capital ratio⁴.....

7273

7274

7275

7204

7206

7205

31.

32.

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

42

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	•)	Ι,	olumn	•	(C	olumn	(C)	(C	olumn	D)	(C	olumr	E)	(C	olumn	F)	1
			als om			ems N ubiect					Alloca	ation t	y Risk	Weig	ght Ca	tegory				
	5	Schedi		C)	ı	-Weigl			0%			20%			50%			100%	,	
Dollar Amounts in Thousands	Tril	Bit	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	l
Balance Sheet Asset Categories	4.14	dia.		(SZ Pag					4.0						444			1.00		
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC,		RCFD			500000	RCFD C8	69		RCFD B	500	F	RCFD B6	01				F	RCFD B6	02	
items 1.a and 1.b)					ļ				0050.00	<u></u>			<u> </u>		RCFD B6			RCFD B6		34
25 Hold to mark with a possible of		RCFL	1754	T		RCFD B6	03		RCFD BE	504	1	RCFD B6	05	<u>'</u>	RCFD BE	T	-	KCFD B6	1	35
35. Held-to-maturity securities		RCFD	1773			RCFD B6	08		RCFD B6	509	F	RCFD B6	110	1	RÇFD B	511	F	RCFD B6	12	35
36. Available-for-sale securities		RCFD	Case						RCFD CO	263		RCFD CC	Y64					RCFD B5	20	36
37. Federal funds sold and securities purchased under agreements to resell		RCFD	6225	T					I CFD CC				~					1		37
agreements to resemment		RCFD	5369			RCFD B6	17		RCFD B6	518	F	RCFD BE	19		RCFD B6	20	F	RCFD B6	21	.
38. Loans and leases held for sale		RCFD	B528			RCFD B6	22		RCFD B6	323	F	RCFD B6	124		RCFD B6	525	F	RCFD B6	26	38
39. Loans and leases, net of unearned income						10, 5 55			1		•	10.00						10.00		39
co. Louis and loudes, not or allouis a mount in income		RCFD	3123	Ţ		RCFD 31	23	D - 60		1										"
40. LESS: Allowance for loan and lease losses		RCFD	3545			RCFD B6	27		RCFD B6	528	Г	RCFD BE	29	,	RCFD B6	30	F	RCFD B6	31	40
41. Trading assets																<u> </u>				41
<u> </u>		RCFD	B639	 		RCFD B6	40		RCFD BE	541	F	RCFD B6	42		RCFD B6	i43	F	RCFD 53	39	
42. All other assets ¹		RCFD	2170			RCFD B6	44		RCFD 53	320	F	CFD 53	27		RCFD 53	34	F	CFD 53	40	42
43. Total assets (sum of items 34 through 42)											•		<u>-</u>		1	<u> </u>	•	.5, 5 50		43

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

Schedule RC-R-Continued

		Column	•		,	olumn	-	(Co	lumn	·····		olumn [lumn		(C	olumn F	=)
		ace Val		Credit		Credit					Alloca	tion by	Risk \	Weigh	nt Cate	egory			
	_	r Notion		Conversion		quivale						200/			E00/	1		4000/	\dashv
5.0.4		Amoun	IT.	Factor	P	mount	'		0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Derivatives and Off-Balance Sheet Items		RCFD B54	16	20.00	F	RCFD B54	7	RC	CFD B54	48	R(CFD B581		R	CFD B58	2	R	CFD B583	
4. Financial standby letters of credit				1.00 or 12.5 ²								<u>_</u>							
45. Performance standby letters of		RCFD 382	11		F	RCFD B650	0	RC	FD B6	51	RO	CFD B652		R	CFD B65	3	R	CFD B654	
credit				.50														<u> </u>	
46. Commercial and similar letters of		RCFD 341	1		F	RCFD B65	5	RO	FD B6	56	R	CFD 8657		R	CFD B65	8	R	CFD B659	
credit				.20	DECEMBER STORY				San Carrier San Ca										
17. Risk participations in bankers				A Property of	77 P. S.	and and					Design.		esta e		5.5 Aug. 1		e de la composición dela composición de la composición de la composición de la composición dela composición dela composición dela composición de la composición de la composición dela composición de la composición dela c		
acceptances acquired by the		RCFD 342	9		F	RCFD B666	0	RC	CFD B66	61	R	CFD B662					R	CFD B663	
reporting institution		<u> </u>		1.00						<u> </u>			Į.			4		<u> </u>	
		RCFD 343	3	144.674	F	RCFD B66	4	RC	CFD B66	65	R	CFD B666		R	CFD B66	7	R	CFD B668	
48. Securities lent				1.00		<u> </u>								l					
49. Retained recourse on small business		RCFD A25	60	12.20	F	RCFD B669	9	RC	CFD B67	70	R	CFD B671		R	CFD B67	2	R	CFD B673	
obligations sold with recourse				1.00			ent charter	200	i Prostrika ki k								***********		
50. Recourse and direct credit substitutes	A2-1	- Maria Pil	440						A 16 A	351					fig. 1				
(other than financial standby letters of				10 m	V (600)	10 m						Grad (r e						
credit) subject to the low-level exposure			10.0	Programme (Control of			Aleksar et								4.04	100	1.5		14.0
rule and residual interests subject to a		RCFD B54	11	Company of the second	F	CFD B54	2								4		R	CFD B543	
dollar-for-dollar capital requirement				12.5 ³				4.25		1.54	A to the		(A) (d)		0.17	SCHOOL S			
51. All other financial assets sold with		RCFD B67	5		F	RCFD B676	6	RO	CFD B67	77	R(CFD B678		R	CFD B67	9	R	CFD B680	
recourse		<u> </u>		1.00		<u> </u>				<u> </u>									
52. All other off-balance sheet		RCFD B68	31	12.25	F	RCFD B68	2	RO	FD B68	83	RO	CFD B684		R	CFD B68	5	R	CFD B686	
liabilities				1.00															
3. Unused commitments with an original		RCFD 383	3		F	RCFD B68	7	RO	FD B68	88	R(CFD B689		R(CFD B69	•	R	CFD 8691	
maturity exceeding one year				.50									_				25000 3		
		. L.L.			F	RCFD A16	7	RO	CFD B69	93	R(CFD B694		R	CFD B69	5			1.74
54. Derivative contracts																	and the same		1

- Replace with INSERT P

¹ Column A multiplied by credit conversion factor.

² For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

³ Or institution-specific factor.

INSERT P - FFIEC 031

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

nused commitments:				Beating states are to	. 4	·							2						
. With an original maturity exceeding	RC	FD 3833	3		RC	FD B	87	RC	FD B	688	RC	FD B	689	RC	FD B	3690	RC	FD B6	391
one year				.50															
. With an original maturity of one		1487			17.77	74.11							1360	ja .w.					
year or less to asset-backed	RCF	D XXX	χ		RC	FD XX	XX	RC	FD X	XXX	RC	FD X	ХХ	RC	FD X	XXX	RC	FD XX	ХХ
commercial paper conduits				.10															

Schedule RC-R—Continued

		Columr	1 C)	(C	olumn	D)	(0	Column	E)	(Co	lumn F)]
				Alloc	ation b	y Risk	(Weig	ght Cat	tegory			
		0%			20%			50%			100%	1
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Thou	
otals				100	***						San	
5. Total assets, derivatives, and off-balance sheet items by risk weight category		RCFD B6	5 9 6	F	RCFD B69	97 T	'	RCFD B6	98	RO	CFD B699	4
(for each column, sum of items 43 through 54)			1	<u> </u>		<u>l</u>	ļ		1		40001	4
S. Risk weight factor	<u> </u>	× 0%		ļ <u>.</u>	× 20%		ļ	× 50%			× 100%	4
7. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)		RCFD B7	700	1	RCFD B70	01		RCFD B7	02	RO	CFD 8703	_
······································	n serve	190	ale and		7.8					R	CFD 1651	
3. Market risk equivalent assets			(a, 1)9.	- 6	20.794			alan i	and a left			; إ
9. Risk-weighted assets before deductions for excess allowance for loan and lease losses and					e Circ		1.5			RO	CFD B704	4
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)								2.65				-
									4	RO	CFD A222	4
LESS: Excess allowance for loan and lease losses							and the					۱ إ
										- R	CFD 3128	4
LESS: Allocated transfer risk reserve			4.0		1000		4.00		400 ST		EFD A223	
	1.0	are e									7,0 7223	1
2. Total risk-weighted assets (item 59 minus items 60 and 61)	4	W-7-7-12	M-184) ل

Memoranda

Dollar Amounts in Thousands RCFD Bil Mil Thou 8764 M.1

					*	With a	ren	nainin	g mat	urity of	f					
			Colum year	n A) or less	3	t	Ov		n B) e year e yea				Colum er five	n C) years	i	
2. Notional principal amounts of derivative contracts:1	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
a. Interest rate contracts	3809					8766					8767					M.2.a.
b. Foreign exchange contracts	3812					8769					8770					M.2.b.
c. Gold contracts	8771					8772					8773					M.2.c
d. Other precious metals contracts	8774					8775					8776					M.2.d.
e. Other commodity contracts	10777		11.00			8778					8779		ì			M.2.e.
f. Equity derivative contracts	1 A000 l					A001					A002					M.2.f.
g. Credit derivative contracts:			i di				2.5						C. Berriott Ar			
(1) Investment grade	C980					C981					C982					M.2.g.
(2) Subinvestment grade	C983					C984					C985					M.2.g.(

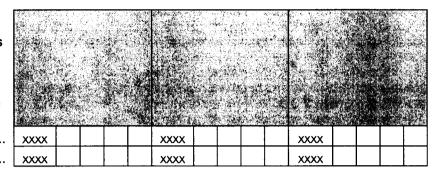
¹ Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

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



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

	(Colum 1–4 Fa Reside Loar	mily ntial	`	olumn B Home Equity Lines		(Colum Cred Card Receiva	it J	` 4	lumn Auto .oans	·	Co	olumn Other onsum Loans	er	Co and	olumr ommer d Indus Loans	rcial strial	All O	olumn ther Le eases ther A	oans, , and	
Dollar Amounts in Thousands	Bil Mil	Thou	Bil	Mil T	hou Bi	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Bank Securitization Activities		an de d	a.							e grade	are e	4.77				1		a last		
 Outstanding principal balance of 			, <u>,</u> , , , , 4,	7	. T	1000							Greek and			4.0	B 25	. 4.	2.1017	
assets sold and securitized by the	-14.59		12.76	enced for the				100				May 1		eria i				-		
reporting bank with servicing retained	RCFD E	705		RCFD B706		RCFD B	707	DC	FD B70	.0		CFD B7	00		RCFD B7	710	F	CFD B7	14 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	1
or with recourse or other seller-	RUFDE	705		T T		- KCFD B	1		,FU B/0			CFUBA	Ī	<u> </u>	T	10	- "	T	I	1
provided credit enhancements			125000			a la companya da la c	Se de Villa							75,5730						1.
2. Maximum amount of credit exposure	CT 2			er, er								Liberane	24.6						347 (d. 1	
arising from recourse or other		100		de la la companio		1.04							5 (0) 11	r k der		To die			- 10 m	
seller-provided credit enhancements				and the				150 克蒙											er er	
provided to structures reported in							•	1.65	a illeria				Astronia.					en er k		
item 1 in the form of:			4	2 407 2907			0.94												100	
a. Credit-enhancing interest-only strips	RCFD E	712	F	RCFD B713		RCFD B	714	RC	FD B71	5	R	CFD B7	16	F	RCFD B7	717	R	CFD B7	18	1
(included in Schedules RC-B or RC-F or in Schedule RC, item 5)	· · · · · · · · · · · · · · · · · · ·					1	T	T								T				2.a.
b. Subordinated securities and other	RCFD C	393	F	RCFD C394		RCFD C	395	RC	FD C39	6	R	CFD C3	97	F	RCFD C3	98	R	CFD C3	99	1
residual interests							1													2.b.
c. Standby letters of credit and	RCFD C	400	F	RCFD C401		RCFD C	402	RC	FD C40	13	R	CFD C4	04	F	RCFD C4	105	R	CFD C4)6]
other enhancements																				2.c.
Reporting bank's unused commit-	September 1	""看	6 X 3 3		12.	Jair e	10.00			100						e Ko	4.0			
ments to provide liquidity to structures	RÇFD E	726	F	RCFD B727		RCFD B	728	RC	FD B72	:9	R	CFD B7	30	F	RCFD B7	'31	R	CFD B7	32	
reported in item 1							<u> </u>			7			ale a sivili san	1 . Albania wa nage	THE RESIDENCE OF THE PERSONS ASSESSMENT			COMMON CONTRACTOR AND	CHE NACHIER PROPERTY AND ADDRESS	3.
Past due loan amounts included in	The state of	की अग	n - 12	717	100	4. H. C.		3.7(4)	4.0%		n sele				and the		Gi-	40 图 图		
item 1:	RCFD E	733	F	RCFD B734		RCFD B	735	RC	FD B73	6	R	CFD B7	37	F	RCFD B7	38	R	CFD B7	39	4
a. 30–89 days past due														Ь—	<u> </u>					4.a.
	RCFD E	740	F	RCFD B741		RCFD B	742	RC	FD B74	3	R	CFD B7	14	F	RCFD B7	'45 T	R	CFD B74	\$6 T	4
b. 90 days or more past due			2.525.00				A STATE OF THE STA	NO SERVICE DE LA COMPANIONE DE LA COMPAN			Care and								7 3 5 4 4	4.b.
5. Charge-offs and recoveries on assets	1.15			and the	100					Strate			ah. Ng			DES.			and the	
sold and securitized with servicing	A				94	A CHAIR B		200		78 K.				- 44				- 1		
retained or with recourse or other		a,	an est	artic C	7 1							all and					desire.	1000	70	
seller-provided credit enhancements	*		all the	e na rependi	* ***		Market N			A SERVICE OF THE SERV		140.07			DIAD DZ	50		NAD 076	2	4
(calendar year-to-date):	RIAD B	747	<u> </u>	RIAD B748		RIAD B7	49	RI	AD B75	U	-	RIAD B75	7	 '	RIAD B7	7	<u> </u>	RIAD B75	<u> </u>	∮
a. Charge-offs	5145.5	75.4		DIAD B755		DIAD C	756		AD B75	7		RIAD B75	<u> </u>	 	RIAD B7		-	I RIAD B76	<u></u>	5.a.
	RIAD B	754	-	RIAD B755		RIAD B7		I KI	WD 8/2	,		NAD 8/3	~ T	 '	T	Ť	 	100 B/6	Ī	┧ 。.
b. Recoveries	LL		L	JL			l			L		L	ļ		Ь	Ь	L	<u> </u>	L	∫ 5.b.

Schedule RC-S—Continued

	1 Re	olumi 4 Far esider Loan	mily ntial	l E	lumn B) lome quity ines	,	olumn Credi Card	t		olumn Auto Loans	•	Co	olumn Other onsum Loans	ner	Ċo and	olumr mmer Indus	cial strial	All O	ther ease	n G) Loans, s, and Assets	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou]
6. Amount of ownership (or seller's) interests carried as:a. Securities (included in Schedule RC-B or in Schedule RC,				RC	FD B761	F Control	RCFD B70	62							R	CFD B7	63 	s Production		a At 1	
item 5)	Line in		uli je Jind	RC	FD B500	F	CFD B5	O1		. 1	14		200		R	CFD B5	02	tion of			6.a.
b. Loans (included in Schedule RC-C)		. •					T														6.b.
Past due loan amounts included in interests reported in item 6.a:			- 10° 2	173 PA DE BOX 1 190 P 1	FD B764	F	RCFD B7	65						1612	R	CFD B7	66 1				
a. 30–89 days past due	2.5				FD B767		RCFD B7	60				100	r Aletstate			CFD B7	60	200		di Ale	7.a.
b. 90 days or more past due Charge-offs and recoveries on loan		e S			FD B/6/		CFU B/	30 								CFD B7	k estation				7.b.
amounts included in interests reported			**************************************			- 1		e de die d		arat e					表面		e de la companya de l			acca.	
in item 6.a (calendar year-to-date):	740		in Paris.	RI	AD B770		RIAD B77	71					5.4		F	RIAD B7	72 T		r.		
a. Charge-offs	Sec Page			RI	AD B773	 	RIAD 877	74							F	RIAD B7	 75			,	8.a.
b. Recoveries																					8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions															en E Maria Vegan						A ANTICO TOTAL TOT
Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other		and a	•																		10 mm
institutions' securitization structures in		G _{ir} iu.	1.50		and the	44.0	Barrier.	e Portion Sa	44	-47		ate (e la la	en e			4.5		ig en	
the form of standby letters of credit,	\$	CFD B7	r-15 11. 776	RC	FD B777	-300	RCFD B7	78	R	CFD B77	79	R	CFD B7	80		CFD B7	81	P	CFD B	782	
purchased subordinated securities, and other enhancements	H	0.00	T		1	<u> </u>	10100	, , , , , , , , , , , , , , , , , , ,	$\overline{}$		Ť		0.00	T		1	T			T	9.
Reporting bank's unused commitments	4.4		And the second							-							W				9 .
to provide liquidity to other institutions'		CFD B7	783	RC	FD B784	F	RCFD B7	85	RO	CFD B78	36	R	CFD B7	87	R	CFD B7	88	R	CFD B	789]
securitization structures													<u> </u>	<u> </u>		<u> </u>	<u> </u>	<u> </u>	<u> </u>		10.

Schedule RC-S—Continued

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Bank Asset Sales 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank 12. Maximum amount of credit exposure arising from recourse or other seller-		1-	olumr -4 Fan esiden Loans	nilý itial	,	olumn Home Equity Lines	•	,	olumn Credi Card ceival	t		olumn Auto Loans	,	,	olumn Other onsun Loans	ner	Ċ٥	olumr mmei I Indu: Loan:	rcial strial	All C		,
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
bank	Assets sold with recourse or other seller-provided credit enhancements		RCFD B7	90	F	联 CFD B79)1	F	RCFD B7	92	F	CFD B7	33	P. K	RCFD B7	94		CFD B7	95		RCFD B7	96
biosided dealt enhancements bio-	bank12. Maximum amount of credit exposure		RCFD B7	97	F	CFD B79	10 A 100 10 B 10 B	F	RCFD B7	99	P.	CFD B80	00	F	RCFD B8	01	F	RCFD B8	02		RCFD B8	03

Memoranda Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	l
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		100		1. 11.	
a. Outstanding principal balance	A249				М.
b. Amount of retained recourse on these obligations as of the report date	A250	00-00-00-00-0			М.
. Outstanding principal balance of assets serviced for others (includes participations serviced for others):		tin)		***	
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804				М.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805				М.
c. Other financial assets (includes home equity lines) ¹	A591	o ca indresida			М.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end		£	Acres	1,544	1
and open-end loans)					М.
. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:	, gar				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806				М.
(2) Conduits sponsored by other unrelated institutions	B807				М.
b. Unused commitments to provide liquidity to conduit structures:	33.2	100	+	4	
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808				М.
(2) Conduits sponsored by other unrelated institutions	B809		ļ		М.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ²	C407		<u> </u>		Ιм.

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

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

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3.

RCFD

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:

report in this schedule? (If "NO." do not complete the rest of Schedule RC-T.).....

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			Managed Non-Manage					(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	e Company January		
FIDUCIARY AND RELATED ASSETS		RCFD B868			RC	D B869		RCFD B870	RCFD B871		
4. Personal trust and agency accounts		E STANOR CAROLINA					4 75.2				4.
Retirement related trust and agency accounts:		1					N.		Arthur.		
a. Employee benefit—defined	RCFD B872		RCFD B873				RCFD B874	RCFD B875			
contribution											5.a.
 b. Employee benefit—defined 	RCFD 8876		<u> </u>	RC	FD B877		RCFD B878	RCFD B879			
benefit								l			5.b.
	<u> </u>	RC	FD B880		<u> </u>	RC	FD B881		RCFD B882	RCFD B883	
c. Other retirement accounts	Ш		l	<u> </u>	igspace		<u> </u>				5.c.
	<u></u>	RC	FD B884	T	-	RC	FD B885		RCFD C001	RCFD C002	
6. Corporate trust and agency accounts	\sqcup		L	L	Quifu i	Jacob Wiles R	1.345 S.A.	Topico Cario			6.
Investment management agency	⊢	RC	FD B886	·					RCFD B888		
accounts	\vdash				333			(6.44 <u>19</u> 0			7.
	\vdash	RC	FD B890 T	1		RC	FD B891	Γ	RCFD B892	RCFD B893	
8. Other fiduciary accounts	Ш						l	L	<u> </u>		8.

Schedule RC-T—Continued

		(Column A) Managed Assets				Non-N	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		1	1
FIDUCIARY AND RELATED ASSETS—Continued	1				100						
9. Total fiduciary accounts		RC	FD B894			RCFD B895			RCFD B896	RCFD B897	1
(sum of items 4 through 8)											9.
(RCFD B898				RCFD B899						
10. Custody and safekeeping accounts											10.
11. Fiduciary accounts held in foreign		RC	FN B900			RCF	N B901		RCFN B902	RCFN B903	
offices (included in items 9 and 10)											11.

	Dollar Amounts in Thousar	ds RIAD	Bil	Mil	Thou
FIDUCIARY AND RELATED SERVICES INCOME					
12. Personal trust and agency accounts		B904			
13. Retirement related trust and agency accounts:					
a. Employee benefit—defined contribution	•••••	B905			
b. Employee benefit—defined benefit					
c. Other retirement accounts			'		
14. Corporate trust and agency accounts	***************************************	A479			
15. Investment management agency accounts					
16. Other fiduciary accounts					
17. Custody and safekeeping accounts					
18. Other fiduciary and related services income					
19. Total gross fiduciary and related services income (sum of item					
Schedule RI, item 5.a)		4070			
a. Fiduciary and related services income—foreign offices		***			456
(included in item 19)	B912				140
20. Less: Expenses		C058			
21. Less: Net losses from fiduciary and related services					
22. Plus: Intracompany income credits for fiduciary and related se		ب مصا			
23. Net fiduciary and related services income		A491			

Memoranda		Managed Assets					
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou			
Managed assets held in personal trust and agency accounts:	12 22	D.	14.5	1.00			
a. Noninterest-bearing deposits	B913				M.1.		
b. Interest-bearing deposits	10044				M.1.		
c. U.S. Treasury and U.S. Government agency obligations				1 1	M.1.		
d. State, county and municipal obligations	10040				M.1.		
e. Money market mutual funds				1 1	M.1.		
f. Other short-term obligations	10040			1 1	M.1.		
g. Other notes and bonds	B919			i I	M.1.		
h. Common and preferred stocks	B920			1 1	M.1.		
i. Real estate mortgages	10004			1 1	M.1.		
j. Real estate	B922			1	M.1.		
k. Miscellaneous assets	B923				M.1.		
Total managed assets held in personal trust and agency accounts (sum of Memorandum							
items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868				M.1.I		

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Schedule RC-T—Continued

				(Colu				umn l		
Memoranda—Continued				Numl		F	rincip			
Dallan Assaura			L	Iss	Jes		Outs	tandi	ng	
Dollar Amounts	s in I no	usan	I I I	FD		Tril	Bil	Mil	Thou	
2. Corporate trust and agency accounts:				8	\$\dot{\chi}	12	RCI	D B928	· · · · · · · · · · · · · · · · · · ·	
a. Corporate and municipal trusteeships				27		50000	and the second	AUTOR CONTRACT		
b. Transfer agent, registrar, paying agent, and other corporate a	gency		[B9	929				1		
			<u></u>	-1	A \	T	(O-l	D		
				olumn umber	-		(Colui arket			
				Funds		l .	Fund A			
Dollar Amounts in	Thousa	ands		di ida		RCFD			·	
			RCFD				Bil	Mil	Thou	
3. Collective investment funds and common trust funds:			B931	4.45	96 (PK)	B932	2 to \$2.50	L) 1/20		
a. Domestic equity			B933			B934				
b. International/Global equity c. Stock/Bond blend			B935	 		B936			 	
d. Taxable bond			B937			B938			<u> </u>	
e. Municipal bond			B939			B940			<u> </u>	
f. Short term investments/Money market		-	B941			B942				
g. Specialty/Other			B943			B944				
h. Total collective investment funds (sum of Memorandum items		•••••		100	1	10.4		1		
through 3.g)			B945			B946				
3 3,										
		olumn			olumn			olumn	•	
	1	s Lo)	ss Los		i i		eries	
	1	anage cour								
Dollar Amounts in Thousands	—					T			Τ	
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
4. Fiduciary settlements, surcharges, and other losses:	B947	<i>3</i> 75 5	<u> </u>	B948	ALCON	**************************************	B949	XIII O		
a. Personal trust and agency accounts	B950		 	B951			B949		 	
b. Retirement related trust and agency accounts	B953		 	B954			B955			
c. Investment management agency accounts d. Other fiduciary accounts and related services	B956		<u> </u>	B957		-	B958			
e. Total fiduciary settlements, surcharges, and other losses	7.000		T 25			₹ 7√\$	7 *** ***	1797.	\$ 15 E.	
(sum of Memorandum items 4.a through 4.d) (sum of	14.34						34.7			
				1.5						
	2.1000073073	A 100 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	1	B960	OF A POSSE DON E		DOCA	N	T	
columns A and B minus column C must equal Schedule RC-T, item 21)	B959		i i	ן טטפסן		i	B961		1	

Person to whom questions about Schedule RC-T—Fiduc	iary and Related Services should be directed:	
Name and Title (TEXT B962)		
E-mail Address (техт вө2ө)		
Telephone: Area code/phone number/extension (TEXT B963)	FAX: Area code/phone number (TEXT B964)	

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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, itoms 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)- • L	No
Comments?	6979	X. S		

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