

Federal Financial Institutions Examination Council



1

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 Offices Only—FFIEC 041

Report at the close of business ~~September 30, 2009~~ ~~(20090930)~~ (20100331)
March 31, 2010
(RCON 9999)

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

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

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

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.

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.

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

- 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
- 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 computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

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

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

State Abbrev. (RSSD 9200)

ZIP Code (RSSD 9220)

FDIC Certificate Number
(RSSD 9050)

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

Table of Contents

Signature Page	Cover	Schedule RC-C—Loans and Lease Financing Receivables:
Contact Information	ii, iii	Part I. Loans and Leases RC-8, 9, 10, 11, 12
Report of Income		Part II. Loans to Small Businesses and Small Farms (to be completed for the June report only) RC-12a, 12b
Schedule RI—Income Statement	RI-1, 2, 3	Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks) RC-13, 14, 15
Schedule RI-A—Changes in Bank Equity Capital	RI-4	Schedule RC-E—Deposit Liabilities RC-16, 17
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses.....	RI-4, 5, 6	Schedule RC-F—Other Assets..... RC-18
Schedule RI-E—Explanations	RI- 7, 8	Schedule RC-G—Other Liabilities RC-18
Report of Condition		Schedule RC-K—Quarterly Averages RC-19
Schedule RC—Balance Sheet	RC-1, 2	Schedule RC-L—Derivatives and Off-Balance Sheet Items RC-20, 21, 22, 23
Schedule RC-A—Cash and Balances Due From Depository Institutions (to be completed only by selected banks).....	RC-3	Schedule RC-M—Memoranda RC-24, 25
Schedule RC-B—Securities	RC-3, 4, 5, 6, 7	Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets RC-26, 27, 28, 29
		Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments..... RC-29, 30
Disclosure of Estimated Burden		Schedule RC-P—1–4 Family Residential Mortgage Banking Activities (to be completed only by selected banks)..... RC-31
The estimated average burden associated with this information collection is 41.3 hours per respondent and is estimated to vary from 16 to 650 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 Informa- tion and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:		Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks) RC-32, 33
Secretary Board of Governors of the Federal Reserve System Washington, D.C. 20551		Schedule RC-R—Regulatory Capital RC-34, 34, 35, 36, 37, 38
Legislative and Regulatory Analysis Division Office of the Comptroller of the Currency Washington, D.C. 20219		Schedule RC-S—Servicing, Securitization, and Asset Sale Activities RC-39, 40, 41
Assistant Executive Secretary Federal Deposit Insurance Corporation Washington, D.C. 20429		Schedule RC-T—Fiduciary and Related Services RC-42, 43, 44
		Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income RC-45

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

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

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4088)

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

FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

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

FAX: Area code/phone number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

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

FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

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

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

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

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

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

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

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

Consolidated Report of Income
for the period January 1, ~~2009~~ ~~September 30, 2009~~ 2010 - March 31, 2010
All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

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

¹ Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."
² Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

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

* Describe on Schedule RI-E—Explanations

¹ For banks required to complete Schedule RC-T, items 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.

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

Year-to-date

7

	Year-to-date				
	RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	4513				M.1.
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.¹					
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	8431				M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313				M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507				M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	4150	Number			M.5.

Memorandum item 6 is to be completed by:¹

- banks with \$300 million or more in total assets, and
- banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.

6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	4024					M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition ²	RIAD	CC	YY	MM	DD	M.7.
	9106					

8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):

	Year-to-date				
	RIAD	Bil	Mil	Thou	
a. Interest rate exposures.....	8757				M.8.a.
b. Foreign exchange exposures.....	8758				M.8.b.
c. Equity security and index exposures.....	8759				M.8.c.
d. Commodity and other exposures	8760				M.8.d.
e. Credit exposures	F186				M.8.e.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading.....	C889				M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890				M.9.b.
10. To be completed by banks with \$300 million or more in total assets: ¹ Credit losses on derivatives (see instructions).....	A251				M.10.

	RIAD	Yes	No	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	A530			M.11.

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

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

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

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

INSERT A

¹ The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.

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

INSERT A – FFIEC 041

- 14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale securities:
 - a. Total other-than-temporary impairment losses
 - b. Portion of losses recognized in other comprehensive income (before income taxes)
 - c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b)
- 15. Interest expense on brokered time deposits (included in Schedule RI, items 2.a.(2)(b) and (c)):
 - a. Interest expense on fully insured brokered time deposits
 - b. Interest expense on other brokered time deposits

Year-to-date			
RIAD	Bil	Mil	Thou
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			

Schedule RI-A—Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217				1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles*.....	B507				2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508				3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509				5.
6. Treasury stock transactions, net.....	B510				6.
7. Changes incident to business combinations, net.....	4356				7.
8. LESS: Cash dividends declared on preferred stock.....	4470				8.
9. LESS: Cash dividends declared on common stock.....	4460				9.
10. Other comprehensive income ¹	B511				10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above).....	4415				11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210				12.

*Describe on Schedule RI-E—Explanations.

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

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

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

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

Dollar Amounts in Thousands

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

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

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs ¹				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514				B515				5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B516				B517				5.b.
6. Loans to foreign governments and official institutions	4643				4627				6.
7. All other loans ²	4644				4628				7.
8. Lease financing receivables.....	4266				4267				8.
9. Total (sum of items 1 through 8).....	4635				4605				9.

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

² Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

Memoranda	(Column A) Charge-offs ¹				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409				5410				M.1.
2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets: ²									
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652				4662				M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	4654				4664				M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	4646				4618				M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above)	F185				F187				M.2.d.
3. Memorandum item 3 is to be completed by: ²									
• banks with \$300 million or more in total assets, and									
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:									
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	4655				4665				M.3.
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.									
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	C388								M.4.

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

² The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2009, Report of Condition.

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands

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

Memoranda

Dollar Amounts in Thousands

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

* Describe on Schedule RI-E—Explanations.

Schedule RI-E—Continued

Dollar Amounts in Thousands

		Year-to-date				
		RIAD	Bil	Mil	Thou	
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):						
a. Cumulative effect of the initial application of FSP FAS 115-2 on other than temporary impairment		6994	8526			4.a.
b.		B527				4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
a.		4498				5.a.
b.		4499				5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):						
a.		4521				6.a.
b.		4522				6.b.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):						
Comments?.....		4769				7.

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

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for ~~September 30, 2009~~ March 31, 2010

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
ASSETS								
1. Cash and balances due from depository institutions (from Schedule RC-A):								
a. Noninterest-bearing balances and currency and coin ¹	0081							1.a.
b. Interest-bearing balances ²	0071							1.b.
2. Securities:								
a. Held-to-maturity securities (from Schedule RC-B, column A)	1754							2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	1773							2.b.
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold	B987							3.a.
b. Securities purchased under agreements to resell ³	B989							3.b.
4. Loans and lease financing receivables (from Schedule RC-C):								
a. Loans and leases held for sale	5369							4.a.
b. Loans and leases, net of unearned income	B528							4.b.
c. LESS: Allowance for loan and lease losses	3123							4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	B529							4.d.
5. Trading assets (from Schedule RC-D)								
6. Premises and fixed assets (including capitalized leases)								
7. Other real estate owned (from Schedule RC-M)								
8. Investments in unconsolidated subsidiaries and associated companies								
9. Direct and indirect investments in real estate ventures								
10. Intangible assets:								
a. Goodwill	3163							10.a.
b. Other intangible assets (from Schedule RC-M)	0426							10.b.
11. Other assets (from Schedule RC-F)								
12. Total assets (sum of items 1 through 11)								
	2170							12.

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

² Includes time certificates of deposit not held for trading.

³ Includes all securities resale agreements, regardless of maturity.

DRAFT

Schedule RC—Continued

				Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
LIABILITIES												
13. Deposits:												
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)				2200								13.a.
(1) Noninterest-bearing ¹				6631								13.a.(1)
(2) Interest-bearing				6636								13.a.(2)
b. Not applicable												
14. Federal funds purchased and securities sold under agreements to repurchase:												
a. Federal funds purchased ²				B993								14.a.
b. Securities sold under agreements to repurchase ³				B995								14.b.
15. Trading liabilities (from Schedule RC-D)				3548								15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				3190								16.
17. and 18. Not applicable												
19. Subordinated notes and debentures⁴				3200								19.
20. Other liabilities (from Schedule RC-G)				2930								20.
21. Total liabilities (sum of items 13 through 20)				2948								21.
22. Not applicable												
EQUITY CAPITAL												
Bank Equity Capital												
23. Perpetual preferred stock and related surplus				3838								23.
24. Common stock				3230								24.
25. Surplus (excludes all surplus related to preferred stock)				3839								25.
26. a. Retained earnings				3632								26.a.
b. Accumulated other comprehensive income⁵				B530								26.b.
c. Other equity capital components⁶				A130								26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c)				3210								27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries				3000								27.b.
28. Total equity capital (sum of items 27.a and 27.b)				G105								28.
29. Total liabilities and equity capital (sum of items 21 and 28)				3300								29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during ~~2008~~ 2009

RCON	Number
6724	

M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCON	MM	DD
8678		

M.2.

¹ Includes 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, 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, and minimum pension liability adjustments.

⁶ Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

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

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

Schedule RC-B—Securities

Exclude assets held for trading.

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

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
4. Mortgage-backed securities (MBS):																	
a. Residential mortgage pass-through securities:																	
(1) Guaranteed by GNMA	G300				G301				G302				G303				4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304				G305				G306				G307				4.a.(2)
(3) Other pass-through securities.	G308				G309				G310				G311				4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G312				G313				G314				G315				4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	G316				G317				G318				G319				4.b.(2)
(3) All other residential MBS....	G320				G321				G322				G323				4.b.(3)
c. Commercial MBS:																	
(1) Commercial mortgage pass-through securities	G324				G325				G326				G327				4.c.(1)
(2) Other commercial MBS.	G328				G329				G330				G331				4.c.(2)
5. Asset-backed securities and structured financial products:																	
a. Asset-backed securities (ABS).....	C026				C988				C989				C027				5.a.
b. Structured financial products:																	
(1) Cash	G336				G337				G338				G339				5.b.(1)
(2) Synthetic.....	G340				G341				G342				G343				5.b.(2)
(3) Hybrid.....	G344				G345				G346				G347				5.b.(3)

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
6. Other debt securities:																	
a. Other domestic debt securities	1737				1738				1739				1741				6.a.
b. Foreign debt securities	1742				1743				1744				1746				6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ¹									A510				A511				7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754				1771				1772				1773				8.

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

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Pledged securities ¹	0416				M.1.
2. Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: ^{3, 4}					
(1) Three months or less	A549				M.2.a.(1)
(2) Over three months through 12 months	A550				M.2.a.(2)
(3) Over one year through three years	A551				M.2.a.(3)
(4) Over three years through five years	A552				M.2.a.(4)
(5) Over five years through 15 years	A553				M.2.a.(5)
(6) Over 15 years	A554				M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: ^{3, 5}					
(1) Three months or less	A555				M.2.b.(1)
(2) Over three months through 12 months	A556				M.2.b.(2)
(3) Over one year through three years	A557				M.2.b.(3)
(4) Over three years through five years	A558				M.2.b.(4)
(5) Over five years through 15 years	A559				M.2.b.(5)
(6) Over 15 years	A560				M.2.b.(6)

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

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

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

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

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

Schedule RC-B—Continued

Memoranda—Continued

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
2. c.	Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: ⁶					
	(1) Three years or less	A561				M.2.c.(1)
	(2) Over three years	A562				M.2.c.(2)
d.	Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248				M.2.d.
3.	Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) ...	1778				M.3.
4.	Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
	a. Amortized cost.....	8782				M.4.a.
	b. Fair value.....	8783				M.4.b.

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

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

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets ¹				(Column B) To Be Completed by All Banks				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1–4 family residential construction loans					F158				1.a.(1)
(2) Other construction loans and all land development and other land loans.....					F159				1.a.(2)
b. Secured by farmland (including farm residential and other improvements).....					1420				1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					1797				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens					5367				1.c.(2)(a)
(b) Secured by junior liens					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....					1460				1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....					F160				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....					F161				1.e.(2)
2. Loans to depository institutions and acceptances of other banks.....					1288				2.
a. To commercial banks in the U.S.:									
(1) To U.S. branches and agencies of foreign banks	B532								2.a.(1)
(2) To other commercial banks in the U.S.	B533								2.a.(2)
b. To other depository institutions in the U.S.	B534								2.b.
c. To banks in foreign countries:									
(1) To foreign branches of other U.S. banks.....	B536								2.c.(1)
(2) To other banks in foreign countries.....	B537								2.c.(2)
3. Loans to finance agricultural production and other loans to farmers					1590				3.
4. Commercial and industrial loans.....					1766				4.
a. To U.S. addressees (domicile)	1763								4.a.
b. To non-U.S. addressees (domicile)	1764								4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards.....					B538				6.a.
b. Other revolving credit plans.....					B539				6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)					2011				6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....					2081				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.					2107				8.
9. Other loans.....					1563				9.
a. Loans for purchasing or carrying securities (secured and unsecured)....	1545								9.a.
b. All other loans (exclude consumer loans)	1564								9.b.

Replace with INSERT B

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

INSERT B – FFIEC 041

9. Loans to nondepository financial institutions and other loans:
- a. Loans to nondepository financial institutions
 - b. Other loans
 - (1) Loans for purchasing or carrying securities (secured and unsecured)
 - (2) All other loans (exclude consumer loans)

[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Schedule RC-C—Continued

Part I. Continued

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

Memoranda

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

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

² Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

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

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

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B ⁵	2746				M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370				M.4.
5. To be completed by banks with \$300 million or more in total assets: ⁶ Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B).....	B837				M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.	C391				M.6.
Memorandum item 7 is to be completed by all banks.					
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance	C779				M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	C780				M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	F230				M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	F231				M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above	F232				M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b).....	F577				M.9.
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans.....	F578				M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....	F579				M.10.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F580				M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens.....	F581				M.10.a.(3)(b)(1)
(2) Secured by junior liens.....	F582				M.10.a.(3)(b)(2)

⁵ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

⁶ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands

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

	(Column A) Fair value of acquired loans and leases at acquisition date				(Column B) Gross contractual amounts receivable at acquisition date				(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
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	G091				G092				G093				M.12.a.
b. Commercial and industrial loans.....	G094				G095				G096				M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....													
	G097				G098				G099				M.12.c.
d. All other loans and all leases	G100				G101				G102				M.12.d.

DRAFT

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands

Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2008-2009.

13. Construction, land development, and other land loans with interest reserves:

- a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....
- b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....

Memorandum item 14 is to be completed by all banks.

14. Pledged loans and leases

RCON	Bil	Mil	Thou
G376			
RIAD			
G377			
RCON			
G378			

M.13.a.

M.13.b.

M.14.

INSERT C

INSERT C – FFIEC 041

Memorandum item 15 is to be completed for the December report only.

- 15. Reverse mortgages:
 - a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):
 - (1) Home Equity Conversion Mortgage (HECM) reverse mortgages
 - (2) Proprietary reverse mortgages
 - b. Estimated number of reverse mortgages for which fee-paid referrals were received during the year:
 - (1) Home Equity Conversion Mortgage (HECM) reverse mortgages
 - (2) Proprietary reverse mortgages
 - c. Principal amount of reverse mortgage originations that have been sold during the year:
 - (1) Home Equity Conversion Mortgage (HECM) reverse mortgages
 - (2) Proprietary reverse mortgages

XXXX			
XXXX			
	Number		
XXXX			
XXXX			
	Bil	Mil	Thou
XXXX			
XXXX			

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

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

RCON	Yes	No
6999		

1.

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

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

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

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

Number of Loans	
RCON	
5562	
5563	

- a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.)
- b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.1 (Note: Item 4.1 divided by the number of loans should NOT exceed \$100,000.)

2.a.
2.b.

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

3.a.
3.b.
3.c.
4.a.
4.b.
4.c.

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

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

RCON	YES		NO
6860			

5.

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

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

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

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)" reported in Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.).....
- b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.).....

Number of Loans	
RCON	
5576	
5577	

6.a.

6.b.

Dollar Amounts in Thousands

- 7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):
 - a. With original amounts of \$100,000 or less.....
 - b. With original amounts of more than \$100,000 through \$250,000.....
 - c. With original amounts of more than \$250,000 through \$500,000.....
- 8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):
 - a. With original amounts of \$100,000 or less.....
 - b. With original amounts of more than \$100,000 through \$250,000.....
 - c. With original amounts of more than \$250,000 through \$500,000.....

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON		RCON	Bil	Mil
5578		5579			
5580		5581			
5582		5583			
5584		5585			
5586		5587			
5588		5589			

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands					
	RCON	Bil	Mil	Thou	
ASSETS					
1. U.S. Treasury securities.....	3531				1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532				2.
3. Securities issued by states and political subdivisions in the U.S.	3533				3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379				4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	G380				4.b.
c. All other residential MBS.....	G381				4.c.
d. Commercial MBS.....	G382				4.d.
5. Other debt securities					
a. Structured financial products:					
(1) Cash.....	G383				5.a.(1)
(2) Synthetic.....	G384				5.a.(2)
(3) Hybrid.....	G385				5.a.(3)
b. All other debt securities.....	G386				5.b.
6. Loans:					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans.....	F604				6.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....	F605				6.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	F606				6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(1) Secured by first liens.....	F607				6.a.(3)(b)(1)
(2) Secured by junior liens.....	F611				6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	F612				6.a.(4)
(5) Secured by nonfarm nonresidential properties.....	F613				6.a.(5)
b. Commercial and industrial loans.....	F614				6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards.....	F615				6.c.(1)
(2) Other revolving credit plans.....	F616				6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F617				6.c.(3)
d. Other loans.....	F618				6.d.
7. and 8. Not applicable					
9. Other trading assets.....	3541				9.
10. Not applicable					
11. Derivatives with a positive fair value.....	3543				11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545				12.
LIABILITIES					
13. a. Liability for short positions.....	3546				13.a.
b. Other trading liabilities.....	F624				13.b.
14. Derivatives with a negative fair value.....	3547				14.
15. Total trading liabilities (sum of items 13.a. through 14) (must equal Schedule RC, item 15).....	3548				15.

Schedule RC-D—Continued

Memoranda

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans.....	F625				M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....	F626				M.1.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F627				M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens.....	F628				M.1.a.(3)(b)(1)
(2) Secured by junior liens.....	F629				M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	F630				M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	F631				M.1.a.(5)
b. Commercial and industrial loans	F632				M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards.....	F633				M.1.c.(1)
(2) Other revolving credit plans	F634				M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F635				M.1.c.(3)
d. Other loans	F636				M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639				M.2.a.
b. Unpaid principal balance	F640				M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions	G299				M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332				M.3.b.
c. Corporate and similar loans	G333				M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334				M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335				M.3.e.
f. Diversified (mixed) pools of structured financial products	G651				M.3.f.
g. Other collateral or reference assets	G652				M.3.g.
4. Pledged trading assets:					
a. Pledged securities.....	G387				M.4.a.
b. Pledged loans	G388				M.4.b.
<i>Memorandum Items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.</i>					
5. Asset-backed securities:					
a. Credit card receivables.....	F643				M.5.a.
b. Home equity lines.....	F644				M.5.b.
c. Automobile loans.....	F645				M.5.c.
d. Other consumer loans.....	F646				M.5.d.
e. Commercial and industrial loans	F647				M.5.e.
f. Other.....	F648				M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	F651				M.6.
7. Equity securities:					
a. Readily determinable fair values	F652				M.7.a.
b. Other	F653				M.7.b.
8. Loans pending securitization.....	F654				M.8.

Schedule RC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands

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

Schedule RC-E—Deposit Liabilities

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

Replace with INSERT D

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

Replace with INSERT E

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 or less.

INSERT D – FFIEC 041

- c. Fully insured brokered deposits (included in Memorandum item 1.b above):¹
 - (1) Brokered deposits of less than \$100,000
 - (2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts

[REDACTED]			
XXXX			
[REDACTED]			
XXXX			

¹ The dollar amounts used as the basis for reporting in Memoranda items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

INSERT E – FFIEC 041

- c. Total time deposits of \$100,000 through \$250,000
- d. Total time deposits of more than \$250,000
- e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above

XXXX			
XXXX			
XXXX			

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
3. Maturity and repricing data for time deposits of less than \$100,000:					
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:^{1, 2}					
(1) Three months or less	A579				M.3.a.(1)
(2) Over three months through 12 months	A580				M.3.a.(2)
(3) Over one year through three years	A581				M.3.a.(3)
(4) Over three years	A582				M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)³.....					
	A241				M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:					
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:^{1, 4}					
(1) Three months or less	A584				M.4.a.(1)
(2) Over three months through 12 months	A585				M.4.a.(2)
(3) Over one year through three years	A586				M.4.a.(3)
(4) Over three years	A587				M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)³.....					
	A242				M.4.b.

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

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

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

⁴ Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item \sum_x 2.c_x and 2.d.

Schedule RC-F—Other Assets

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

Schedule RC-G—Other Liabilities

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

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

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

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

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

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

Schedule RC-K—Quarterly Averages¹

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

Memorandum

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
<i>Memorandum item 1 is to be completed by:</i> ⁴						
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. 						
1.	Loans to finance agricultural production and other loans to farmers.....	3386				M.1.

INSERT F

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

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

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

⁴ The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2009** Report of Condition.

⁵ The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

INSERT F – FFIEC 041

2. Brokered time deposits:

- a. Fully insured brokered time deposits
- b. Other brokered time deposits

XXXX			
XXXX			

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.

Replace with INSERT G

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou																																																																																																																																																																												
1. Unused commitments:																																																																																																																																																																																
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	3814				1.a.																																																																																																																																																																											
b. Credit card lines	3815				1.b.																																																																																																																																																																											
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate:																																																																																																																																																																																
(a) 1-4 family residential construction loan commitments	F164				1.c.(1)(a)																																																																																																																																																																											
(b) Commercial real estate, other construction loan, and land development loan commitments	F165				1.c.(1)(b)																																																																																																																																																																											
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate																																																																																																																																																																																
6550					1.c.(2)																																																																																																																																																																											
d. Securities underwriting	3817				1.d.																																																																																																																																																																											
e. Other unused commitments	3818				1.e.																																																																																																																																																																											
2. Financial standby letters of credit	3819				2.																																																																																																																																																																											
Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹																																																																																																																																																																																
a. Amount of financial standby letters of credit conveyed to others	3820				2.a.																																																																																																																																																																											
3. Performance standby letters of credit	3821				3.																																																																																																																																																																											
Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹																																																																																																																																																																																
a. Amount of performance standby letters of credit conveyed to others	3822				3.a.																																																																																																																																																																											
4. Commercial and similar letters of credit	3411				4.																																																																																																																																																																											
5. Not applicable																																																																																																																																																																																
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433				6.																																																																																																																																																																											
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="4" style="width: 50%;">(Column A)</th> <th colspan="4" style="width: 50%;">(Column B)</th> </tr> <tr> <th colspan="4" style="text-align: center;">Sold Protection</th> <th colspan="4" style="text-align: center;">Purchased Protection</th> </tr> <tr> <th style="width: 5%;">RCON</th> <th style="width: 5%;">Bil</th> <th style="width: 5%;">Mil</th> <th style="width: 5%;">Thou</th> <th style="width: 5%;">RCON</th> <th style="width: 5%;">Bil</th> <th style="width: 5%;">Mil</th> <th style="width: 5%;">Thou</th> </tr> </thead> <tbody> <tr> <td colspan="8">7. Credit derivatives:</td> </tr> <tr> <td colspan="8">a. Notional amounts:</td> </tr> <tr> <td>(1) Credit default swaps</td> <td>C968</td> <td></td> <td></td> <td>C969</td> <td></td> <td></td> <td></td> <td>7.a.(1)</td> </tr> <tr> <td>(2) Total return swaps</td> <td>C970</td> <td></td> <td></td> <td>C971</td> <td></td> <td></td> <td></td> <td>7.a.(2)</td> </tr> <tr> <td>(3) Credit options</td> <td>C972</td> <td></td> <td></td> <td>C973</td> <td></td> <td></td> <td></td> <td>7.a.(3)</td> </tr> <tr> <td>(4) Other credit derivatives</td> <td>C974</td> <td></td> <td></td> <td>C975</td> <td></td> <td></td> <td></td> <td>7.a.(4)</td> </tr> <tr> <td colspan="8">b. Gross fair values:</td> </tr> <tr> <td>(1) Gross positive fair value</td> <td>C219</td> <td></td> <td></td> <td>C221</td> <td></td> <td></td> <td></td> <td>7.b.(1)</td> </tr> <tr> <td>(2) Gross negative fair value</td> <td>C220</td> <td></td> <td></td> <td>C222</td> <td></td> <td></td> <td></td> <td>7.b.(2)</td> </tr> <tr> <td colspan="8">c. Notional amounts by regulatory capital treatment:²</td> </tr> <tr> <td colspan="8">(1) Positions covered under the Market Risk Rule:</td> </tr> <tr> <td> (a) Sold protection</td> <td>G401</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>7.c.(1)(a)</td> </tr> <tr> <td> (b) Purchased protection</td> <td>G402</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>7.c.(1)(b)</td> </tr> <tr> <td colspan="8">(2) All other positions:</td> </tr> <tr> <td> (a) Sold protection</td> <td>G403</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>7.c.(2)(a)</td> </tr> <tr> <td> (b) Purchased protection that is recognized as a guarantee for regulatory capital purposes</td> <td>G404</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>7.c.(2)(b)</td> </tr> <tr> <td> (c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes</td> <td>G405</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>7.c.(2)(c)</td> </tr> </tbody> </table>						(Column A)				(Column B)				Sold Protection				Purchased Protection				RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	7. Credit derivatives:								a. Notional amounts:								(1) Credit default swaps	C968			C969				7.a.(1)	(2) Total return swaps	C970			C971				7.a.(2)	(3) Credit options	C972			C973				7.a.(3)	(4) Other credit derivatives	C974			C975				7.a.(4)	b. Gross fair values:								(1) Gross positive fair value	C219			C221				7.b.(1)	(2) Gross negative fair value	C220			C222				7.b.(2)	c. Notional amounts by regulatory capital treatment:²								(1) Positions covered under the Market Risk Rule:								(a) Sold protection	G401							7.c.(1)(a)	(b) Purchased protection	G402							7.c.(1)(b)	(2) All other positions:								(a) Sold protection	G403							7.c.(2)(a)	(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404							7.c.(2)(b)	(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405							7.c.(2)(c)
(Column A)				(Column B)																																																																																																																																																																												
Sold Protection				Purchased Protection																																																																																																																																																																												
RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou																																																																																																																																																																									
7. Credit derivatives:																																																																																																																																																																																
a. Notional amounts:																																																																																																																																																																																
(1) Credit default swaps	C968			C969				7.a.(1)																																																																																																																																																																								
(2) Total return swaps	C970			C971				7.a.(2)																																																																																																																																																																								
(3) Credit options	C972			C973				7.a.(3)																																																																																																																																																																								
(4) Other credit derivatives	C974			C975				7.a.(4)																																																																																																																																																																								
b. Gross fair values:																																																																																																																																																																																
(1) Gross positive fair value	C219			C221				7.b.(1)																																																																																																																																																																								
(2) Gross negative fair value	C220			C222				7.b.(2)																																																																																																																																																																								
c. Notional amounts by regulatory capital treatment:²																																																																																																																																																																																
(1) Positions covered under the Market Risk Rule:																																																																																																																																																																																
(a) Sold protection	G401							7.c.(1)(a)																																																																																																																																																																								
(b) Purchased protection	G402							7.c.(1)(b)																																																																																																																																																																								
(2) All other positions:																																																																																																																																																																																
(a) Sold protection	G403							7.c.(2)(a)																																																																																																																																																																								
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404							7.c.(2)(b)																																																																																																																																																																								
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405							7.c.(2)(c)																																																																																																																																																																								

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

² Sum of items 7.c.(1)(a) and 7.c.(2)(a) must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

INSERT G – FFIEC 041

- 1. Unused commitments:
 - a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines
Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.
 - (1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above)
 - (2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)
 - b. Credit card lines
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.¹ (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)
 - (1) Unused consumer credit card lines
 - (2) Other unused credit card lines
 - c. Commitments to fund commercial real estate, construction, and land development loans:
 - (1) Secured by real estate:
 - (a) 1-4 family residential construction loan commitments
 - (b) Commercial real estate, other construction loan, and land development loan commitments
 - (2) NOT secured by real estate
 - d. Securities underwriting
 - e. Other unused commitments:
 - (1) Commercial and industrial loans
 - (2) Loans to financial institutions
 - (3) All other unused commitments

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

¹ The asset size tests and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2009, Report of Condition.

Schedule RC-L—Continued

Remaining Maturity of:											
(Column A) One Year or Less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years			
RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou

Dollar Amounts in Thousands

- 7. d. Notional amounts by remaining maturity:**
- (1) Sold credit protection:¹**
- (a) Investment grade
- (b) Subinvestment grade
- (2) Purchased credit protection:²**
- (a) Investment grade
- (b) Subinvestment grade

G406				G407				G408			
G409				G410				G411			
G412				G413				G414			
G415				G416				G417			

- 7.d.(1)(a)
- 7.d.(1)(b)
- 7.d.(2)(a)
- 7.d.(2)(b)

8. Spot foreign exchange contracts.....
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....
- a. Securities borrowed.....
- b. Commitments to purchase when-issued securities
- c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf
- d. TEXT 3555.....
- e. TEXT 3556.....
- f. TEXT 3557.....
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")
- a. Commitments to sell when-issued securities
- b. TEXT 5592.....
- c. TEXT 5593.....
- d. TEXT 5594.....
- e. TEXT 5595.....

RCON	Bil	Mil	Thou
8765			
3430			
3432			
3434			
C978			
3555			
3556			
3557			
5591			
3435			
5592			
5593			
5594			
5595			

- 8.
- 9.
- 9.a.
- 9.b.
- 9.c.
- 9.d.
- 9.e.
- 9.f.
- 10.
- 10.a.
- 10.b.
- 10.c.
- 10.d.
- 10.e.

11. Year-to-date merchant credit card sales volume:
- a. Sales for which the reporting bank is the acquiring bank.....
- b. Sales for which the reporting bank is the agent bank with risk.....

RCON	Tril	Bil	Mil	Thou
C223				
C224				

- 11.a.
- 11.b.

¹ Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

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

Schedule RC-L—Continued

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

Schedule RC-L—Continued

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

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

¹ The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2006, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands

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

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

Schedule RC-M—Continued

Dollar Amounts in Thousands

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

6.

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

7.

8. Primary Internet Web site address of the bank (home page), if any
(Example: www.examplebank.com)

http:// _____

8.

	RCON	Yes		No
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	4088			

9.

10. Secured liabilities:

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

10.a.

10.b.

	RCON	Yes		No
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	G463			

11.

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	G464			
--	------	--	--	--

12.

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

(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
---	--	--	--	--	--	--	--	--------------------------	--	--	--

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:													
a. Construction, land development, and other land loans:													
(1) 1–4 family residential construction loans	F172				F174				F176				1.a.(1)
(2) Other construction loans and all land development and other land loans	F173				F175				F177				1.a.(2)
b. Secured by farmland	3493				3494				3495				1.b.
c. Secured by 1–4 family residential properties:													
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:													
(a) Secured by first liens	C236				C237				C229				1.c.(2)(a)
(b) Secured by junior liens	C238				C239				C230				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178				F180				F182				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179				F181				F183				1.e.(2)
2. Loans to depository institutions and acceptances of other banks	B834				B835				B836				2.
3. Not applicable													
4. Commercial and industrial loans	1606				1607				1608				4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards	B575				B576				B577				5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578				B579				B580				5.b.
6. Loans to foreign governments and official institutions	5389				5390				5391				6.
7. All other loans¹	5459				5460				5461				7.
8. Lease financing receivables	1226				1227				1228				8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505				3506				3507				9.

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

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual					
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....													10.	
5612					5613					5614				
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans").....													10.a.	
5615					5616					5617				
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....													10.b.	
C866					C867					C868				

Schedule RC-N—Continued

Memoranda	Dollar Amounts in Thousands				(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou				
1. 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	F661				F662				F663				M.1.a.			
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	1658				1659				1661				M.1.b.			
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558				6559				6560				M.2.			
3. Memorandum items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets: ¹																
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248				1249				1250				M.3.a.			
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	5380				5381				5382				M.3.b.			
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	1254				1255				1256				M.3.c.			
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	F166				F167				F168				M.3.d.			
Memorandum item 4 is to be completed by: ¹																
• banks with \$300 million or more in total assets																
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:																
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594				1597				1583				M.4.			
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):																
a. Loans and leases held for sale.....	C240				C241				C226				M.5.a.			
b. Loans measured at fair value:																
(1) Fair value	F664				F665				F666				M.5.b.(1)			
(2) Unpaid principal balance.....	F667				F668				F669				M.5.b.(2)			

¹ The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.

DRAFT

Schedule RC-N—Continued

Memoranda—Continued

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

M.6.

7. Additions to nonaccrual assets during the quarter

RCON	Bil	Mil	Thou
C410			
C411			

M.7.

8. Nonaccrual assets sold during the quarter

M.8.

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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

All banks must complete items 1 and 2, items 7 through 9, 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 and 5 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 and 5 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 and 5 each quarter. Any other bank may choose to complete items 4 and 5, but the bank must then continue to complete items 4 and 5 each quarter thereafter.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236				1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237				2.
3. Not applicable					
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F238				4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions	F239				5.
6. Not applicable					
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)–(d) minus item 10.b):					
a. One year or less	G465				7.a.
b. Over one year through three years	G466				7.b.
c. Over three years through five years	G467				7.c.
d. Over five years	G468				7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):					
a. One year or less	G469				8.a.
b. Over one year through three years	G470				8.b.
c. Over three years through five years	G471				8.c.
d. Over five years	G472				8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)	G803				9.

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1. Total assessable deposits of the bank, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049				M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less (to be completed for the June report only).....		F050				M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051				M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F052				M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: ¹						
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045				M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only).....		F046				M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: ¹						
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047				M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....		F048				M.1.d.(2)
Memorandum Item 2 is to be completed by banks with \$1 billion or more in total assets.²						
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) ³		5597				M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:		RCON	FDIC Cert. No.			
TEXT A945		A545				M.3.
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):						
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				M.4.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....		G168				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.

² The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

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 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

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 exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Retail originations during the quarter of 1—4 family residential mortgage loans for sale²:					
a. Closed-end first liens.....	F066				1.a.
b. Closed-end junior liens.....	F067				1.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....	F670				1.c.(1)
(2) Principal amount funded under the lines of credit.....	F671				1.c.(2)
2. Wholesale originations and purchases during the quarter of 1—4 family residential mortgage loans for sale²:					
a. Closed-end first liens.....	F068				2.a.
b. Closed-end junior liens.....	F069				2.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....	F672				2.c.(1)
(2) Principal amount funded under the lines of credit.....	F673				2.c.(2)
3. 1—4 family residential mortgage loans sold during the quarter:					
a. Closed-end first liens.....	F070				3.a.
b. Closed-end junior liens.....	F071				3.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....	F674				3.c.(1)
(2) Principal amount funded under the lines of credit.....	F675				3.c.(2)
4. 1—4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):					
a. Closed-end first liens.....	F072				4.a.
b. Closed-end junior liens.....	F073				4.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....	F676				4.c.(1)
(2) Principal amount funded under the lines of credit.....	F677				4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1—4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):					
a. Closed-end 1—4 family residential mortgage loans.....	F184				5.a.
b. Open-end 1—4 family residential mortgage loans extended under lines of credit.....	F560				5.b.
6. Repurchases and indemnifications of 1—4 family residential mortgage loans during the quarter:					
RCON					
a. Closed-end first liens.....	F678				6.a.
b. Closed-end junior liens.....	F679				6.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....	F680				6.c.(1)
(2) Principal amount funded under the lines of credit.....	F681				6.c.(2)

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.
² Exclude originations and purchases of 1—4 family residential mortgage loans that are held for investment.

DRAFT

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

Schedule RC-Q is to be completed by banks that:

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

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

1.
2.
3.
4.
5.a.
5.b.
5.b.(1)
6.
7.
8.
9.
10.a.
10.b.
11.
12.
13.
14.

Schedule RC-R—Regulatory Capital

DRAFT

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
Tier 1 capital					
1. Total bank equity capital (from Schedule RC, item 27.a)	3210				1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a gain, report as a positive value; if a loss, report as a negative value)	8434				2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities ¹ (report loss as a positive value)	A221				3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, report as a positive value; if a loss, report as a negative value)	4336				4.
5. LESS: Nonqualifying perpetual preferred stock	B588				5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589				6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590				7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264				7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	C227				8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships	B591				9.a.
b. LESS: Disallowed deferred tax assets	5610				9.b.
10. Other additions to (deductions from) Tier 1 capital	B592				10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274				11.
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock	5306				12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593				13.
14. Allowance for loan and lease losses includible in Tier 2 capital	5310				14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221				15.
16. Other Tier 2 capital components	B594				16.
17. Tier 2 capital (sum of items 12 through 16)	5311				17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275				18.
19. Tier 3 capital allocated for market risk	1395				19.
20. LESS: Deductions for total risk-based capital	B595				20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792				21.
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	3368				22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590				23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591				24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610				25.
26. LESS: Other deductions from assets for leverage capital purposes	B596				26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224				27.
Adjustments for financial subsidiaries					
28. a. Adjustment to Tier 1 capital reported in item 11	C228				28.a.
b. Adjustment to total risk-based capital reported in item 21	B503				28.b.
29. Adjustment to risk-weighted assets reported in item 62	B504				29.
30. Adjustment to average total assets reported in item 27	B505				30.
Capital ratios					
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)					
31. Tier 1 leverage ratio ²	7273	Percentage	7204	Percentage	31.
32. Tier 1 risk-based capital ratio ³	7274	Percentage	7206	Percentage	32.
33. Total risk-based capital ratio ⁴	7275	Percentage	7205	Percentage	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).

DRAFT

Schedule RC-R—Continued

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

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

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

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount ¹			(Column C) Allocation by Risk Weight Category									(Column E)			(Column F)		
	Bil	Mil	Thou		Bil	Mil	Thou	0%			20%			50%			100%					
								Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
Dollar Amounts in Thousands	RCON B546				RCON B547			RCON B548			RCON B581			RCON B582			RCON B583					
Derivatives and Off-Balance Sheet Items																						
44. Financial standby letters of credit.....				1.00 or 12.5 ²																		
45. Performance standby letters of credit	RCON 3821			.50	RCON B650			RCON B651			RCON B652			RCON B653			RCON B654					
46. Commercial and similar letters of credit	RCON 3411			.20	RCON B655			RCON B656			RCON B657			RCON B658			RCON B659					
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCON 3429			1.00	RCON B660			RCON B661			RCON B662						RCON B663					
48. Securities lent.....	RCON 3433			1.00	RCON B664			RCON B665			RCON B666			RCON B667			RCON B668					
49. Retained recourse on small business obligations sold with recourse.....	RCON A250			1.00	RCON B669			RCON B670			RCON B671			RCON B672			RCON B673					
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement.....	RCON B541			12.5 ³	RCON B542												RCON B543					
51. All other financial assets sold with recourse	RCON B875			1.00	RCON B876			RCON B877			RCON B878			RCON B879			RCON B880					
52. All other off-balance sheet liabilities.....	RCON B881			1.00	RCON B882			RCON B883			RCON B884			RCON B885			RCON B886					
53. Unused commitments:	RCON 3833				RCON B887			RCON B888			RCON B889			RCON B890			RCON B891					
a. With an original maturity exceeding one year50																		
b. With an original maturity of one year or less to asset-backed commercial paper conduits.....	RCON G591			.10	RCON G592			RCON G593			RCON G594			RCON G595			RCON G596					
54. Derivative contracts.....					RCON A167			RCON B893			RCON B894			RCON B895								

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.

Schedule RC-R—Continued

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

Memoranda

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

DRAFT

Schedule RC-R—Continued

Memoranda—Continued

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

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

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

	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
RCON B705				RCON B706			RCON B707			RCON B708			RCON B709			RCON B710			RCON B711		
RCON B712				RCON B713			RCON B714			RCON B715			RCON B716			RCON B717			RCON B718		
RCON C393				RCON C394			RCON C395			RCON C396			RCONC 397			RCON C398			RCON C399		
RCON C400				RCON C401			RCON C402			RCON C403			RCON C404			RCON C405			RCON C406		
RCON B726				RCON B727			RCON B728			RCON B729			RCON B730			RCON B731			RCON B732		
RCON B733				RCON B734			RCON B735			RCON B736			RCON B737			RCON B738			RCON B739		
RCON B740				RCON B741			RCON B742			RCON B743			RCON B744			RCON B745			RCON B746		
RIAD B747				RIAD B748			RIAD B749			RIAD B750			RIAD B751			RIAD B752			RIAD B753		
RIAD B754				RIAD B755			RIAD B756			RIAD B757			RIAD B758			RIAD B759			RIAD B760		

Dollar Amounts in Thousands

Bank Securitization Activities

1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....

2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:

a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....

b. Subordinated securities and other residual interests.....

c. Standby letters of credit and other enhancements.....

3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....

4. Past due loan amounts included in item 1:

a. 30-89 days past due.....

b. 90 days or more past due.....

5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):

a. Charge-offs.....

b. Recoveries.....

1.
2.a.
2.b.
2.c.
3.
4.a.
4.b.
5.a.
5.b.

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets		
	Bl	Mill	Thou	Bl	Mill	Thou	Bl	Mill	Thou	Bl	Mill	Thou	Bl	Mill	Thou	Bl	Mill	Thou	Bl	Mill	Thou
6. Amount of ownership (or seller's) interests carried as:																					
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)																					
b. Loans (included in Schedule RC-C)																					
7. Past due loan amounts included in interests reported in item 6.a:																					
a. 30-89 days past due																					
b. 90 days or more past due																					
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):																					
a. Charge-offs																					
b. Recoveries																					
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions																					
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements																					
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures																					

6.a.
6.b.
7.a.
7.b.
8.a.
8.b.

9.
10.

Schedule RC-S—Continued

(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets			
	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	
RCON B790				RCON B791			RCON B792			RCON B793			RCON B794			RCON B795			RCON B796
RCON B797				RCON B798			RCON B799			RCON B800			RCON B801			RCON B802			RCON B803

- Dollar Amounts in Thousands
- Bank Asset Sales**
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank 11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 12.

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mill	Thou
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance.....	A249			
b. Amount of retained recourse on these obligations as of the report date.....	A250			
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804			
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805			
c. Other financial assets (includes home equity lines) ¹	A591			
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	F699			
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B806			
(2) Conduits sponsored by other unrelated institutions.....	B807			
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B808			
(2) Conduits sponsored by other unrelated institutions.....	B809			
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C2.....	C407			

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

Schedule RC-T—Fiduciary and Related Services

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

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

Institutions with total fiduciary assets (item ¹⁰ 8, 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~~ ²² quarterly, ~~22~~ through 26
- 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 ¹⁰ 8, 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~~ ²⁶ annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item ¹⁰ 8, 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 ~~10~~ ¹³ annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
Dollar Amounts in Thousands											
FIDUCIARY AND RELATED ASSETS	RCON B868				RCON B869				RCON B870	RCON B871	
4. Personal trust and agency accounts											4.
5. Retirement related trust and agency accounts:											
a. Employee benefit—defined contribution	RCON B872				RCON B873				RCON B874	RCON B875	5.a.
b. Employee benefit—defined benefit	RCON B876				RCON B877				RCON B878	RCON B879	5.b.
c. Other retirement accounts	RCON B880				RCON B881				RCON B882	RCON B883	5.c.
6. Corporate trust and agency accounts	RCON B884				RCON B885				RCON C001	RCON C002	6.
7. Investment management agency accounts	RCON B886								RCON B888		7.
8. Other fiduciary accounts	RCON B890				RCON B891				RCON B892	RCON B893	8.
9. Total fiduciary accounts (sum of items 4 through 8)	RCON B894				RCON B895				RCON B896	RCON B897	9.
10. Custody and safekeeping accounts					RCON B898					RCON B899	10.
11. Not applicable											

Replace with INSERT R

INSERT R – FFIEC 041

NOTE: This revision has already been approved for implementation effective December 31, 2009.

FIDUCIARY AND RELATED ASSETS

- 4. Personal trust and agency accounts ..
- 5. Employee benefit and retirement-related trust and agency accounts:
 - a. Employee benefit—defined contribution
 - b. Employee benefit—defined benefit
 - c. Other employee benefit and retirement-related accounts
- 6. Corporate trust and agency accounts .
- 7. Investment management and investment advisory agency accounts
- 8. Foundation and endowment trust and agency accounts
- 9. Other fiduciary accounts
- 10. Total fiduciary accounts (sum of items 4 through 9)
- 11. Custody and safekeeping accounts
- 12. Not applicable
- 13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)

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

Schedule RC-T—Continued

Replace with INSERT S

Dollar Amounts in Thousands

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

Memoranda

Replace with INSERT T

Dollar Amounts in Thousands

	Managed Assets				
	RCON	Bil	Mil	Thou	
1. Managed assets held in personal trust and agency accounts:					
a. Noninterest-bearing deposits.....	B913				M.1.a.
b. Interest-bearing deposits.....	B914				M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	B915				M.1.c.
d. State, county and municipal obligations.....	B916				M.1.d.
e. Money market mutual funds.....	B917				M.1.e.
f. Other short-term obligations.....	B918				M.1.f.
g. Other notes and bonds.....	B919				M.1.g.
h. Common and preferred stocks.....	B920				M.1.h.
i. Real estate mortgages.....	B921				M.1.i.
j. Real estate.....	B922				M.1.j.
k. Miscellaneous assets.....	B923				M.1.k.
l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A).....	B868				M.1.l.

Replace with INSERT U

Dollar Amounts in Thousands

	(Column A) Number of Issues	(Column B) Principal Amount Outstanding				
	RCON	Tril	Bil	Mil	Thou	
2. Corporate trust and agency accounts:						
a. Corporate and municipal trusteeships.....	B927					M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929					M.2.b.

INSERT S – FFIEC 041

NOTE: This revision has already been approved for implementation effective December 31, 2009.

FIDUCIARY AND RELATED SERVICES INCOME

- 14. Personal trust and agency accounts
- 15. Employee benefit and retirement-related trust and agency accounts:
 - a. Employee benefit—defined contribution
 - b. Employee benefit—defined benefit
 - c. Other employee benefit and retirement-related accounts
- 16. Corporate trust and agency accounts
- 17. Investment management and investment advisory agency accounts
- 18. Foundation and endowment trust and agency accounts
- 19. Other fiduciary accounts
- 20. Custody and safekeeping accounts
- 21. Other fiduciary and related services income
- 22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)
- 23. Less: Expenses
- 24. Less: Net losses from fiduciary and related services
- 25. Plus: Intracompany income credits for fiduciary and related services
- 26. Net fiduciary and related services income

B904			
B905			
B906			
B907			
A479			
XXX			
XXX			
A480			
B909			
B910			
4070			
C058			
A488			
B911			
A491			

INSERT T – FFIEC 041

NOTE: This revision has already been approved for implementation effective December 31, 2009.

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

INSERT U – FFIEC 041

NOTE: This revision has already been approved for implementation effective December 31, 2009.

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

		RCON B928			
B927					
		RCON XXXX			
XXXX					
B929					

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands

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

Dollar Amounts in Thousands

	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries			
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts.....	B947			B948			B949			M.4.a.
b. Retirement related trust and agency accounts.....	B950			B951			B952			M.4.b.
c. Investment management agency accounts.....	B953			B954			B955			M.4.c.
d. Other fiduciary accounts and related services.....	B956			B957			B958			M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21).....	B959			B960			B961			M.4.e.

24

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

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. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.** Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., **DO NOT** enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

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

Comments?

RCON	Yes		No
6979			

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