OMB Number: 7100-0036

Federal Deposit Insurance Corporation

OMB Number: 3064-0052

Office of the Comptroller of the Currency

OMB Number: 1557-0081 Expires May 31, 2009



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

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

Report at the close of business December 31, 2008

Federal Financial Institutions Examination Council

June 30, 2009

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

(20081231) (20090630) (RCON 9999)

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

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

Director (Trustee)	
Director (Trustee)	
Director (Trustee)	

Submission of Reports

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

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

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at CDR.Help@ffiec.gov.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computergenerated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

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

Legal Title of Bank (RSSD 9017)	
Legal Title of Bank (RSSD 9017)	
Legal Title of Bank (RSSD 9017) City (RSSD 9130)	

FDIC Certificate	Number	1		L	L
		(RS	SD 90	50)	

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

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The estimated average burden associated with this information collection is 40.5 hours per respondent and is estimated to vary from 16 to 633 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C.

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

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

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

20503, and to one of the following:

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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

Chief Financial Officer (or Equivalent) Signing the Reports	Other Person to Whom Questions about the Reports Should be Directed
Name (TEXT C490)	Name (TEXT C495)
Title (TEXT C491)	Title (TEXT C496)
E-mail Address (TEXT C492)	E-mail Address (TEXT 4088)
Telephone: Area code/phone number/extension (TEXT C483)	Telephone: Area code/phone number/extension (TEXT 8902)
FAX: Area code/phone number (TEXT C494)	FAX: Area code/phone number (TEXT 9116)
Emergency Contact Information	
mary contact information for a senior official of the bank who has decision	I, time sensitive information to emergency contacts at banks. Please provide prin-making authority. Also provide information for a secondary contact if available. Ie. Emergency contact information is for the confidential use of the Agencies
Primary Contact	Secondary Contact
Name (TEXT C366)	Name (TEXT C371)
Title (TEXT C367)	Title (TEXT C372)
E-mail Address (TEXT C368)	
	E-mail Address (TEXT C373)
Telephone: Area code/phone number/extension (TEXT C369)	E-mail Address (TEXT C373) Telephone: Area code/phone number/extension (TEXT C374)

FAX: Area code/phone number (TEXT C375)

4

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

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

Primary Contact	Secondary Contact
Name (TEXT C437)	Name (TEXT C442)
Title (TEXT C438)	Title (TEXT C443)
E-mail Address (TEXT C439)	E-mail Address (TEXT C444)
Telephone: Area code/phone number/extension (TEXT C440)	Telephone: Area code/phone number/extension (TEXT C445)
FAX: Area code/phone number (техт онн)	PAX: Area code/phone number (техт сню)
Third Contact	Fourth Contact
Name (TEXT C870)	Name (TEXT C875)
Title (TEXT C871)	Title (TEXT C878)
E-mail Address (TEXT C872)	E-mail Address (TEXT C877)
Telephone: Area code/phone number/extension (TEXT C873)	Telephone: Area code/phone number/extension (TEXT C878)
PAX ALEX Trip/phone number and annumber annumber and annumber annumber and annumber annumber and annumber and annumber and annumber and annumber annumber and annumber and annumber and annumber and annumber annumber and annumber and annumber and annumber and annumber and annumber annumber and annumber and annumber and annumber and annumber an	FAX: Asso code/shope number creaters

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.

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

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

Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Interest income:				1 1 2	
a. Interest and fee income on loans:	0				
(1) In domestic offices:	- 114				
(a) Loans secured by real estate:	- 1				
(1) Loans secured by 1–4 family residential properties	4435				1.a.(1)(a)(1)
(2) All other loans secured by real estate	4436				1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers	4024				1.a.(1)(b)
(c) Commercial and industrial loans	4012				1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	B485				1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit					
plans other than credit cards)	B486				1.a.(1)(d)(2 ⁾
(e) Loans to foreign governments and official institutions	4056				1.a.(1)(e)
(f) All other loans in domestic offices	B487				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059				1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010				1.a.(3)
b. Income from lease financing receivables	4065				1.b.
c. Interest income on balances due from depository institutions ¹	. 4115				1.c.
d. Interest and dividend income on securities:	放射				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding	146	-0.			
mortgage-backed securities)					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	1,51			A 14	
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	<u> </u>			1.f.
g. Other interest income					1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	. 4107	VALUE SANCES CONTRACT			1.h.
2. Interest expense:				1.12	
a. Interest on deposits:		μ_{ij}/f			
(1) Interest on deposits in domestic offices:	1.33		4.7	Park Sala No.	
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and	18		34.	31.0	
preauthorized transfer accounts)	. 4508		943 G 302		2.a.(1)(a)
(b) Nontransaction accounts:	1.00	Mark.			
(1) Savings deposits (includes MMDAs)	1		ļ		2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more		<u></u>			2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000		ļ	ļ		2.a.(1)(a)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs			ļ		2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase		<u> </u>	ļ ——	 	2.b.
c. Interest on trading liabilities and other borrowed money	. 4185		<u> </u>		2.c.

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

	Year-to-date
Dollar Amounts in Thousands	
2. Interest expense (continued):	
d. Interest on subordinated notes and debentures	
e. Total interest expense (sum of items 2.a through 2.d)	. 4073 2.e.
Net interest income (item 1.h minus 2.e) Provision for loan and lease losses	4074 3.
4. Provision for loan and lease losses	4230 4.
5. Noninterest income:	
a. Income from fiduciary activities ¹	
b. Service charges on deposit accounts in domestic offices	
c. Trading revenue ²	
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	
e. Venture capital revenue	
f. Net servicing fees	
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)	
I. Other noninterest income*	B497 5.I.
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	
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	
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.
42. Net income (loss) (sum of items 10 and 11)	4340
Replace with	INSERT A

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

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

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

INSERT A - FFIEC 031

- 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)
- 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)
- 14. Net income (loss) attributable to bank (item 12 minus item 13) 4340 4340

	G104		
•	G103		
	4340		

Memorandum item 2 is to be completed by banks with Memoranda 3/ billion or more in total assets. Dollar Amounts in Thousands			Year-to-date				
	Dollar Amounts in Thousand	· [RIAD	Bil	Mil	Thou	
1.	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired					200	
	after August 7, 1986, that is not deductible for federal income tax purposes	4	4513				M.1.
2.	Income from the sale and servicing of mutual funds and annuities in domestic offices	7.0	¥ 64.	in de la companya de La companya de la co			
	(included in Schedule RI, item 8)	8	8431				M.2.
3.	Income on tax-exempt loans and leases to states and political subdivisions in the U.S.	1,843				7	
	(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.		ian.	1, 17	1		
	(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	10			Numbe	r	
٠.	whole number)		4150				M.5.
R	Not applicable					5	
	If the reporting bank has restated its balance sheet as a result of applying push down		сс	ΥΥ	ММ	DD	
•	accounting this calendar year, report the date of the bank's acquisition 291	—					M.7.
١.	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	_			· · · · · · · · · · · · · · · · · · ·	 	ı
	quarter of the preceding calendar year.):	L	RIAD	Bil	Mil	Thou	
	a. Interest rate exposures	[8	8757		<u> </u>		M.8.a
	b. Foreign exchange exposures	[8758				M.8.I
	c. Equity security and index exposures	- 1	8759				M.8.
	d. Commodity and other exposures	- 1	8760				M.8.
	e. Credit exposures		F186				M.8.e
	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit			16			
	exposures held outside the trading account:		. 14	100	7.4		
	a. Net gains (losses) on credit derivatives held for trading	[c	C889				M.9.a
	b. Net gains (losses) on credit derivatives held for purposes other than trading		C890				M.9.Ł
0.	Credit losses on derivatives (see instructions)		A251				M.10
	(<u> </u>		,
١.	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes	Г	RIAD	Yes	1.7	No	
	for the current tax year?	[7	A530		1200		M.11
	,	_					, .
e	morandum item 12 is to be completed by banks that are required to complete Schedule		•	Year-1	o-date	3	
	-C, part I, Memorandum items 8.b and 8.c.	П	RIAD	Bil	Mil	Thou	•
	Noncash income from negative amortization on closed-end loans secured by 1–4 family						
	residential properties (included in Schedule RI, item 1.a.(1)(a)(1))	_	F228	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			M.12
	Toolooniaa proportios (motocos m ostroadio 111, tom 1.a.(1)(a)(1))	Ţ	1000			2.3	
ما	morandum item 13 is to be completed by banks that have elected to account for assets	30.0					
	il liabilities under a fair value option.						
	Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair	ŀ				16	
٠.	value under a fair value option:	ľ					
	a. Net gains (losses) on assets	H	F551	mark and P	1		M.13
	(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific	… ⊢			i Santi		141.13
	credit risk		F552	garage of the	WAR CON		M.13
	b. Net gains (losses) on liabilities	… ⊢	F553		 		M.13
	-	···¦	. 555	L	<u> </u>	!	IVI. I 3
	(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-	H	F554		i in the grade of	1 (1.18)	M.13
	specific credit risk	- 11	1 004		1	ì	IVI 1.3

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

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

Schedule RI-A—Changes in Equity Capital

FFIEC 031 Page RI-4

Indicate decreases and losses in parentheses.	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		8
Total equity capital most recently reported for the December 31, 2 and Income (i.e., after adjustments from amended Reports of Inc.)		3217				1.	
Restatements due to corrections of material accounting errors an accounting principles*	d changes in	B507), (A	4 7 7		2	
3. Balance end of previous calendar year as restated (sum of items	1 and 2)					3.	
 Net income (loss) (must equal Schedule RI, item 12)	excluding treasury stock	4340 B509				4. 5.	
6. Treasury stock transactions, net		B510				6.	
Changes incident to business combinations, net LESS: Cash dividends declared on preferred stock		1				7. 8.	
LESS: Cash dividends declared on common stock Other comprehensive income¹		4460 B511				9. 10.	
11. Other transactions with parent holding company* (not included in 12. Total) equity capital end of current period (sum of items 3 through	items 5, 6, 8, or 9 above)	4415				11.	
Schedule RC, item 28)2.7.4.)		3210				12.	

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

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

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

Part I includes charge-offs and recoveries through the allocated transfer risk reserve. (Column A) Charge-offs¹			1		(Colu Reco				
Dollar Amounts in Thousands	RIAD	Bil	Cale Mil	ndar y	rear-to-	-date Bil	Mil	Thou	
Loans secured by real estate: a. Construction, land development, and other land loans in domestic offices:	1		*	4					
(1) 1–4 family residential construction loans (2) Other construction loans and all land development and other land loans	C891				C892				1.a.(1) 1.a.(2)
b. Secured by farmland in domestic offices	3584	¥			3585				1.b.
properties and extended under lines of credit	5411 ** C234				5412 C217				1.c.(1) 1.c.(2)(a)
(b) Secured by junior liens	C235			<u> </u>	C218 3589	****			1.c.(2)(b)
e. Secured by nonfarm nonresidential properties in domestic offices: (1) Loans secured by owner-occupied nonfarm nonresidential properties	C895				C896			1 2 7	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties f. In foreign offices	C897 B512				C898 B513				1.e.(2) 1.f.
Loans to depository institutions and acceptances of other banks: a. To U.S. banks and other U.S. depository institutions b. To foreign banks	4653 4654	2.000			4663 4664	74			2.a. 2.b.
3. Loans to finance agricultural production and other loans to farmers	4655			l .	4665] 3.

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

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

Schedule RI-B-Continued

Part I. Continued		(Column A)				(Column B)					
	Charge-offs ¹ Recoveries					;	ĺ				
	Calendar year-to-date										
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	ĺ		
Commercial and industrial loans:							with the	4			
a. To U.S. addressees (domicile)	4645				4617				4.a.		
b. To non-U.S. addressees (domicile)	1 40 40				4618				4.b.		
 Loans to individuals for household, family, and other personal expenditures: 											
a. Credit cards	B514				B515				5.a.		
b. Other (includes single payment, installment, all student loans, and	B516				B517		e Pare	1 640			
revolving credit plans other than credit cards)	4040				4627				5.b. 6.		
7. All other loans	4644				4628				7.		
8. Lease financing receivables:	1										
a. Leases to individuals for household, family, and other personal expenditures	F185		11.00	(F187	7.4.4			8.a.		
b. All other leases	C880				F188			ļ	8.b.		
9. Total (sum of items 1 through 8)	4635				4605		<u> </u>		9.		

Memoranda		•	mn A) e-offs		(Column B) Recoveries				
			Cale	ndar y	ear-to	-date			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Loans to finance commercial real estate, construction, and land				1,074					
development activities (not secured by real estate) included in	0.00		6 4	43.5	(4)	1000			
Schedule RI-B, part I, items 4 and 7, above	5409				5410				М
2. Loans secured by real estate to non-U.S. addressees (domicile)	44.5			100	* 4	744	4, 23	3.	
(included in Schedule RI-B, part I, item 1, above)	4652		<u></u>		4662				M

3. Not applicable

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

Calendar year-to-date											
RIAD	Bil	Mil	Thou								
C388											

M 4

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

Part II. Changes in Allowance for Loan and Lease Losses

•	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Balance most recently reported for the December 31, 2007, R	Reports of Condition	4	(Δ)		5.00
and Income (i.e., after adjustments from amended Reports of	·	B522			
2. Recoveries (must equal part I, item 9, column B, above)	•	4605			
3. LESS: Charge-offs (must equal part I, item 9, column A, abov		10		1	
part II, item 4)		C079			
4. LESS: Write-downs arising from transfers of loans to a held-fo		5523			
5. Provision for loan and lease losses (must equal Schedule RI,		4230			
Adjustments* (see instructions for this schedule)	· · · · · · · · · · · · · · · · · · ·	C233			
7. Balance end of current period (sum of items 1, 2, 5, and 6, les				4.4	
(must equal Schedule RC, item 4.c)	· · · · · · · · · · · · · · · · · · ·	3123			

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

Memoranda

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	C435				M.1.
Report purposes. 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389 C390	YAN BE			M.2. M.3.
Memorandum item 4 is to be completed by all banks. 4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	C781		A Company		M 4

Schedule RI-D—Income from Foreign Offices

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

	Year-to-date				
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Total interest income in foreign offices	C899				
2. Total interest expense in foreign offices	C900				
3. Provision for loan and lease losses in foreign offices	1 1				
4. Noninterest income in foreign offices:	1241	12.4			
a. Trading revenue	C902				
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903				
c. Net securitization income					
d. Other noninterest income	1				
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	C906				
6. Total noninterest expense in foreign offices	C907				
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect		Special Control		54,43	
the effects of equity capital on overall bank funding costs	C908				
8. Applicable income taxes (on items 1 through 7)					
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices	C910				
10. Net income attributable to foreign offices before internal allocations of income and expense		ig dan			
(item 1 plus or minus items 2 through 9)	C911				
11. Internal allocations of income and expense applicable to foreign offices					
12. Eliminations arising from the consolidation of foreign offices with domestic offices					
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12)					

Schedule RI-E—Explanations

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

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

		Year-to-da		Year-to-da		Year-to-date)
Dollar Amounts in Thousand	s RIAD	Bil	Mil	Thou				
Other noninterest income (from Schedule RI, item 5.I)	1	- 40						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item								
a. Income and fees from the printing and sale of checks	C013	+	<u> </u>					
b. Earnings on/increase in value of cash surrender value of life insurance	C014		<u> </u>					
c. Income and fees from automated teller machines (ATMs)	C016							
d. Rent and other income from other real estate owned	4042	-						
e. Safe deposit box rent	C015							
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229		ļ					
g. Bank card and credit card interchange fees	F555		<u> </u>					
h. TEXT 4461	4461							
i. TEXT 4402	4462							
j. TEXT 4463	4463							
Other noninterest expense (from Schedule RI, item 7.d)								
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7	.d: 📆 🛣		16.14					
a. Data processing expenses	C017							
b. Advertising and marketing expenses	0497							
c. Directors' fees	4136							
d. Printing, stationery, and supplies	C018							
e. Postage	8403							
f. Legal fees and expenses	4141							
g. FDIC deposit insurance assessments	4146							
h. Accounting and auditing expenses	F556							
i. Consulting and advisory expenses	F557							
j. Automated teller machine (ATM) and interchange expenses	F558							
k. Telecommunications expenses	F559							
1. TEXT 4464	4464							
m. TEXT 4467	4467							
n. TEXT 4468	4468							
Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):								
a. (1) TEXT 4469	4469							
(2) Applicable income tax effect 4486	V. 18		19.3					
b. (1) TEXT 4487	4487							
(2) Applicable income tax effect		(\$\dag{\chi}_2\)		bor.				
C. (1) TEXT 4489	4489							
(2) Applicable income tax effect	7.38	12. 92		\$ 35V.				

	TEXT		Year-te	o-date		
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
4.	Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
	a. Qumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option	F46 5	8526			4.a.
	b. TEXT B527	B527				4.b.
5.	Other transactions with parent holding company (from Schedule RI-A, item 11)	7 (1)				
	(itemize and describe all such transactions):					
	a. 4498	4498				5.a.
	b. TEXT 4499	4499				5.b.
6.	Adjustments to allowance for loan and lease losses (from Schedule RI-B,				4.4	
	part II, item 6) (itemize and describe all adjustments):					
	a. TEXT 4521	4521				6.a.
	b. TEXT 4522	4522				6.b.
7.	Other explanations (the space below is provided for the bank to briefly describe, at its					
	option, any other significant items affecting the Report of Income):					
	- · · · · · · · · · · · · · · · · · · ·	RIAD	Yes		No	
	Comments?	4769				7.

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

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

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousand	S RCF	D	Tril	Bil	Mil	Thou	
ASSETS							
1. Cash and balances due from depository institutions (from Schedule RC-A):							
a. Noninterest-bearing balances and currency and coin ¹	. 008	1					1.a.
b. Interest-bearing balances ²		1					1.b.
2. Securities:							
a. Held-to-maturity securities (from Schedule RC-B, column A)	. 175	4					2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)		3					2.b.
3. Federal funds sold and securities purchased under agreements to resell:				4/			
a. Federal funds sold in domestic offices	N B98	7					3.a.
	D B 98						3.b.
4. Loans and lease financing receivables (from Schedule RC-C):	RCF	D .			9		
a. Loans and leases held for sale	. 536	9					4.a.
b. Loans and leases, net of unearned income							4.b.
c. LESS: Allowance for loan and lease losses							4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	. B52	9					4.d.
5. Trading assets (from Schedule RC-D)		5					5.
6. Premises and fixed assets (including capitalized leases)	. 214	5					6.
7. Other real estate owned (from Schedule RC-M)		0					7.
8. Investments in unconsolidated subsidiaries and associated companies							
(from Schedule RC-M)	. 213	0					8.
O. Not applicable INSERT E	4,5						
10. Intangible assets:	al.	11					
a. Goodwill	. 316	3					10.a.
b. Other intangible assets (from Schedule RC-M)	. 042	6					10.b.
11. Other assets (from Schedule RC-F)		0					11.
12. Total assets (sum of items 1 through 11)	. 217	0					12.

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

² Includes time certificates of deposit not held for trading.

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

INSERT E - FFIEC 031

9.	Direct and indirect investments in real estate ventures	XXXX		

LIABILITIES 13. Deposits:		400	4-25-3	100000000000000000000000000000000000000	SAME STATE		
13. Deposits:							
		1977		30.03		1.1	
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E,		RCON	3				
part I)		2200					13.a
(1) Noninterest-bearing ¹ RCON 6631					į.		13.a.(1)
(2) Interest-bearingRCON 6636		41.	14			100	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs		RCFN					
(from Schedule RC-E, part II)		2200					13.b.
(1) Noninterest-bearing RCFN 6631							13.b.(1)
(2) Interest-bearing RCFN 6636							13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:						er i	
a. Federal funds purchased in domestic offices ²	RCON					<u> </u>	14.a.
b. Securities sold under agreements to repurchase ³	RCFD	B995				ļ	14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD		and the second		a nacional de la companio de la comp	SOURCE CONTINUES CONTINUES	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under				2.5			
capitalized leases) (from Schedule RC-M)		3190		ONACHA (2001)		2.114.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.	16.
17. and 18. Not applicable						40.00	
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. Minority interest in consolidated subsidiaries		3000		O CONTRACTOR AND CONT			22.
EQUITY CAPITAL							(
23. Perpetual preferred stock and related surplus		3838					23.
24. Common stock		3230					24.
25. Surplus (exclude all surplus related to preferred stock)		3839					25.
26. a. Retained earnings		3632					26.a.
b. Accumulated other comprehensive income ⁵		B530					26.b.
27. Other equity capital components ⁶		A130			L		27.
28. Total equity capital (sum of items 23 through 27)		3210					28.
29 Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)		3300				\Box	29.

Memorandum

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2007.8.

RCFD	Number	
6724		м

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

Replace with INSERT B

- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

INSERT C

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

INSERT B - FFIEC 031

22. Not applicable

EQUITY CAPITAL

Bank Equity Capital

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

3838		
3230		
3839		
3632		
B530		
A130		
3210		
3000		
G105		
3300		

INSERT C - FFIEC 031

To b	e reported with the March Report of Condition.	RCON	MM	DD	
2.	Bank's fiscal year-end date	8678			

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

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

Schedule RC-B—Securities

Exclude assets held for trading.

			Н	eld-to-	matur	ity					Av	ailable	e-for-sa	ale			
	Aı	•	mn A) ed Co			•	mn B) Value		ı	•	mn C) ed Co			•	mn D) Value		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
1. U.S. Treasury securities	0211				0213				1286				1287				1.
2. U.S. Government agency	5 34 2 34		X A	等 梅				10 17 CET				1			See Fig.	(基)	
obligations (exclude				5.3		÷	56. 18.			. .	T AM						
mortgage-backed	77.15	4 A.			34.7	1	1 h : 3/4 e		S.				Z-1-4	W. u	4.21		
securities):	1.3		7. A	11.4		4.714	4	1,00	aria.	7 may	E and	- 40 - 10				ALT I	
 a. Issued by U.S. Gov- 	340	A		10.0	-5, 27	- 30 M			1		4 .		3 55	4.0		1086	
ernment agencies ¹	1289	41.52460			1290	ATT 18 AT 18	No. 2 Control	grander and the	1291				1293				2.
b. Issued by U.S.									40.5		\$ N 1					. As:	
Government-	4. 3	14.74		WE T								100	A 2 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5		(1)		
sponsored agencies ²	1294	J.,,		<u> </u>	1295	L,			1297				1298	,	<u> </u>		2.t
Securities issued by	1														p. 253.20		
states and political						**	14.4	1 (947) 19 1 (1)	44		74.97					1	
subdivisions in the U.S	8496				8497	l			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.

Replace with INSERT F	F Held-to-maturity (Column A) (Column B)										A۱	vailable	e-for-sa	ale			
Keplace with 1988	1	•	mn A) ed Co			•	mn B) Value		Δ	(Colu mortiz	mn C)		((Colui Fair \	mn D)		
Dollar Amounts in Thousands		Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil		RCFD	Bil	Mil	Thou	
4. Mortgage-backed				P.		Ť			1	4							
securities (MBS):															مرا		
a. Pass-through						44-)
securities:			774								1						}
(1) Guaranteed by GNMA	1698				1699				1701	100000	Z 24 1.011 W		1702		10000	***************************************	4 = (4)
1			1		1000								1102			[. 6.6]	4.a.(1)
and FHLMC	1703	Name of Street, or other Persons.			1705		X=10 X.140 X.14		1706			6). 6 8/78. 6 3.17.131	1707			32334477233	4.a.(2)
(3) Other pass-			1			1.0						1.5				El.	7.0.(2)
through securities.	1709				1710				1711				1713				4.a.(3)
b. Other mortgage-						10.0							等 装饰				` '
backed securities			100			4		37	10	1							Ì
(include CMOs,																	
REMICs, and stripped						it.						1	16.2				
MBS):				4.3								4,			.		
(1) Issued or guar-																	1
anteed by FNMA,	1714				1715		(4 ,716		44	2 (24.5)	1717		0.02033		4 5 (4)
FHLMC, or GNMA (2) Collateralized by					W. W.	7452.57	eler e de		7 10					Sec. 178			4.b.(1)
MBS issued or					6. 4												1
guaranteed by		Ý								p_{ij}							1
FNMA, FHLMC,																	
or GNMA	1718				1719				1731				4 Z32				4.b.(2)
(3) All other									100			1					
mortgage-backed					741 - 145		4.7							10			
securities	1733	10.000		Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z	1734				1735	Division Commission			1736				4.b.(3)
5. Asset-backed securities		()		-158			444	4.	- 1	A Property	4.8.			N. F	1. 17	444	
(ABS)	C026		25,000		C988			ALTO THE BARGE	C989	Marie Maria Con			C027	OF MILES OF THE PARTY.			5.
6. Other debt securities:										1							
a. Other domestic debt	1737	2. 从水板	\$ (5.24\c)	\$ \J\ - \u00e4\u00e4	1738	nduk ipi L	(* ***)	''//\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	1739		Spilling ()	1	1741	\$874 A	, A.	o-ron:	•
securities b. Foreign debt	110000000000000000000000000000000000000				1730			(1) (2) (2) (3) (4)				1000		4 3.7		609x 21	6.a.
securities	1742			34.3	1743		1	* · · · · · · · · · · · · · · · · · · ·	1744	CONTRACTOR	PP-2864	W N 1 (17)	1746	es and		7. 76.2.3	6.b.
7. Investments in mutual	4,287			429		N/	100	11		All Control	. di 100		36/11	77 E		a 341	O.D.
funds and other equity																(A)	
securities with readily	1.7				10.0	100	4										
determinable fair values1				1. A	2.3			4.0	A510				A511				7.
8. Total (sum of items 1		XXX								148	2				14	1.70	
through 7) (total of													1	94.	: : : : : : : : : : : : : : : : : : :		
column A must equal	d					4.00	4.			MZ	· .		17	领性			
Schedule RC, item 2.a)		如此			Ϋ́,							* : (*)				110	
(total of column D must														delica.			
equal Schedule RC,	1754	"我事"	1.14	**************************************	1771	T.			1772		Ţ!*Σ9,6-6* I	\$* \$1 (**)	1773	75.885 F.F.		318 77 3	•
item 2.b)	1754		L	L	1771	<u> </u>	<u> </u>	<u> </u>	1112	L	<u> </u>	1	1//3				8.

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

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4. Mortgage-backed	2,98, ; ;			V. 44					÷(1,		· · · Y			Arrest A		
securities (MBS):						\$ #* 							i i			
a. Residential mortgage		\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\			70				5.3	.40		4.33				
pass-through	2.14													4 (a) 		4
securities:		1	11.7	2 1		1	××	1732			<u> </u>	<u> </u>	100		*	
(1) Guaranteed by GNMA	xxxx				xxxx				xxxx				xxxx			
(2) Issued by FNMA and FHLMC	xxxx				xxxx				xxxx				xxxx			
(3) Other pass-through securities	xxxx				xxxx				xxxx				xxxx			
b. Other residential	7 77				7000	CS/Ag.			7.000	100						
mortgage-backed	3.4	14 (4) 14					1			4.0						
securities (include				1.0				A				() (
CMOs, REMICs, and		200	3	44.	1	717	***		4	4						1
stripped MBS):	100				/ V	(A) (A)	7 7 9	4.7		102				ı		
(1) Issued or		1														
guaranteed by								1								
FNMA, FHLMC, or GNMA																
(2) Collateralized by	XXXX				XXXX		<u> </u>	<u> </u>	XXXX				XXXX			
MBS issued or															·	
guaranteed by																
FNMA, FHLMC, or								ļ								
GNMA	xxxx				xxxx				xxxx				xxxx			
(3) All other residential																
MBS	xxxx				xxxx				xxxx				xxxx			
c. Commercial MBS:								4	4.9	4.4		Q		hit i		Y Y
(1) Commercial																
mortgage pass-	xxxx				xxxx				xxxx				xxxx			
through securities.																
(2) Other commercial																
MBS	xxxx	70.70.80			xxxx			(VON / Chrown end	xxxx				xxxx	N. 790 C. C. C. C. C. C.	10 5 , 6, 50 c 54 71	10 miles 1 miles
5. Asset-backed securities		ing a still a	- 20 (H)				**									
and structured financial								in 3								Y A
products:	A				2000		25/9%	- V	N. N. N. S.				2	7.575 (S)		
a. Asset-backed						ĺ										
securities (ABS) b. Structured financial	XXXX	<u> </u>	L Nation	1 1967, 1968	XXXX	<u> </u> 23	<u> </u> 		XXXX		e No. of the	A (VA. F.	XXXX		<u> </u>	
products:	24 (15) 10 (15)	Pilonello. Vi					<i>3</i> **					14				
(1) Cash	xxxx	<u> </u>	1		XXXX		T .		XXXX		-34 A WEAR ST		XXXX			
(2) Synthetic	XXXX			 	xxxx	<u> </u>		1	xxxx				xxxx			
(3) Hybrid	xxxx				xxxx				xxxx				XXXX		İ	
• • •																

Memoranda

IVIC	Doll	ar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1.	Pledged securities ¹		0416				M.1.
	Maturity and repricing data for debt securities ^{1, 2} (excluding those in no				2		
	a. Securities issued by the U.S. Treasury, U.S. Government agencies,	and states and political	10.34				
	subdivisions in the U.S.; other non-mortgage debt securities; and mo						
	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				1	
	mortgages with a remaining maturity or next repricing date of: 3, 5						
	(1) Three months or less		A555				M.2.b.(1)
	(2) Over three months through 12 months		A556				M.2.b.(2)
	(3) Over one year through three years		A557				M.2.b.(3)
	(4) Over three years through five years		A558				M.2.b.(4)
	(5) Over five years through 15 years		A559				M.2.b.(5)
	(6) Over 15 years		A560				M.2.b.(6)
	c. Other mortgage-backed securities (include CMOs, REMICs, and stri	pped MBS; exclude					
	mortgage pass-through securities) with an expected average life of:	5				7.27	
	(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 (i			111		7.7	
	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	able-for-sale or trading				b.h.f.	
	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):		7275	A TOP	* * *		
	a. Amortized cost		8782				M.4.a.
	b. Fair value	L	8783				M.4.b.

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

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

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

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

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

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

Memoranda—Continued

			H	eld-to-maturity				Available-for-sale								
		•	mn A)			•	mn B)			(Colur				•	mn D)	
			ed Co	st		Fair	Value		A	mortiz	ed Co	st		Fair '	Value	
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
7 5. Asset-backed securities	4 A				47	a d										
(ABS) (for each column,																
sum of Memorandum																
items 5.a through 5.f		$\mathcal{C}_{i,j}$	- A -					2								
must equal Schedule													7			
RC-B, item 5 ; 5.a):																e e k
a. Credit card	7				. (752)									36.52		
receivables	B838		ļ		B839				B840				B841			ļ
b. Home equity lines	B842		<u> </u>	ļ	B843				B844				B845	ļ		ļ
c. Automobile loans	B846				B847				B848				B849			
d. Other consumer loans	B850				B851				B852				B853			
e. Commercial and						1.0					46.3				7	
industrial loans	B854				B855				B856				B857			
f. Other	B858				B859				B860				B861		ŀ	

Memorandum items 5.a. through 5.f are to be completed by banks with

Completed by banks with \$1 billion or more in total

assets.

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

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6.	Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):			72							
	a. Trust preferred securities issued by						-				
	financial institutions	xxxx			xxxx		 xxxx		xxxx		
	b. Trust preferred securities issued by real estate investment trusts	xxxx			xxxx		xxxx		xxxx		
	c. Corporate and similar loans	xxxx			xxxx		 XXXX		xxxx		
	d. 1-4 family residential MBS issued or guaranteed by U.S. government—sponsored enterprises (GSEs)	XXXX			xxxx		xxxx		xxxx		
	e. 1-4 family residential	70001	 		70001		70001		2000	 	
	MBS not issued or guaranteed by GSEs	xxxx			xxxx		xxxx		xxxx		
	f. Diversified (mixed) pools of structured financial products	xxxx			xxxx		xxxx		xxxx		
	g. Other collateral or reference assets	xxxx	,		xxxx		xxxx		 xxxx		

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

		Colum				•	mn B)		
		onsoli Bar		a			nestic ices		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Loans secured by real estate	1410						Nº W		1.
a. Construction, land development, and other land loans:									••
(1) 1–4 family residential construction loans					F158	AL 1007 C. LAND CO.	Marches . L. mas 645	- 14 2 1 1000 H	1.a.(1)
(2) Other construction loans and all land development and other			4. 4						,,,,,
land loans				Vá.,	F159	Carlotte Control			1.a.(2)
b. Secured by farmland (including farm residential and other			41	201			G 1516		1.a.(2)
improvements)					1420	373.025.030	CHINGS.		1.b.
c. Secured by 1–4 family residential properties:						V. S.		W. 175. St.	1.0.
· · · · · · · · · · · · · · · · · · ·						7.0	71.0		
(1) Revolving, open-end loans secured by 1-4 family residential	计算符号		4.5		1797				1 0 (1)
properties and extended under lines of credit								50 \$ 27	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					5367	SALUE SALUES	13/10/02/22		4 - (0)(-)
(a) Secured by first liens	41000 10000 0000 0000		4	走遍	5368		 	+	1.c.(2)(a)
(b) Secured by junior liens	The second second second second						├	+	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			· .		1460	5 T T T T T T T T T T T T T T T T T T T		1 11 17 17 17	1.d.
e. Secured by nonfarm nonresidential properties:	1375	6.6							1.e.
(1) Loans secured by owner-occupied nonfarm nonresidential		第 45	er v	All and		Enligh		270743	
properties					F160	 	├ ─	-	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			1.		F161				1.e.(2)
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S				- 議。	B531	******			2.a.
(1) To U.S. branches and agencies of foreign banks	B532						4,000	#	2.a.(1)
(2) To other commercial banks in the U.S	B533					3.60	* 11/5		2.a.(2)
b. To other depository institutions in the U.S	B534				B534	<u> </u>	<u> </u>		2.b.
c. To banks in foreign countries	4.65		Project Services		B535		<u></u>		2.c.
(1) To foreign branches of other U.S. banks	B536						1250	14.7	2.c.(1)
(2) To other banks in foreign countries	B537					4	940		2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	1590				1590				3.
4. Commercial and industrial loans:	1.64		. 4		9			g it Gra	
a. To U.S. addressees (domicile)	1763				1763				4.a.
b. To non-U.S. addressees (domicile)	1764				1764				4.b.
5. Not applicable	7.5	**		100	20%	78	12.50		
6. Loans to individuals for household, family, and other personal		20.00			are .				
expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards	B538				B538				6.a.
b. Other revolving credit plans	B539				B539				6.b.
c. Other consumer loans (includes single payment, installment, and all		G. G.	7	34.7	6.27		1	1000	
student loans)	2011		7 Jr 20 9 4 28 7		2011				6.c.
7. Loans to foreign governments and official institutions (including foreign			3 4 A 3				Jan 19	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	0.0.
central banks)	2081	200000000000000000000000000000000000000	notes yet a Market	20-70 PK : 1960	2081		1 40344	A-11-02/37986	7.
8. Obligations (other than securities and leases) of states and political	2001		N NE						
subdivisions in the U.S		901040	groß er f	~***	2107	Mary Mary	ga jarak ataj		8.
	1563	\dashv					1	h _i ka()	8. 9.
Other loans a. Loans for purchasing or carrying securities (secured and unsecured)			3.4	1 - (2) (5)(3)	1545			1 14 (24)	
					1564	-	+		9.a.
b. All other loans (exclude consumer loans)			4 1 1 1 1 1		1304		1	1	9.b.

Part I. Continued		Consc	ımn A olidate ank	•		Dom	mn B) nestic ices	ļ	
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Lease financing receivables (net of unearned income) a. Leases to individuals for household, family, and other personal		k.) (c		2165				10.
expenditures (i.e., consumer leases)	F162 F163								10.a 10.b
 11. LESS: Any unearned income on loans reflected in items 1–9 above 12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal 	2123				2123				11.
Schedule RC, sum of items 4.a and 4.b)	2122				2122	,			12.

Memoranda Pollor Amounto in	Thousands					
Dollar Amounts in	i i nousands	RCON	Bil	Mil	Thou	
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,				4	
Memorandum item 1):		F. 7.0	e de			
a. Loans secured by 1-4 family residential properties in domestic offices		F576	27-10-16-20			M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, fami personal expenditures)	* *	RCFD 1616		#1		M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual statu	ıs):			100		
a. Closed-end loans secured by first liens on 1-4 family residential properties in don	nestic offices				100	
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining ma	aturity or				180	
next repricing date of: 1,2		RCON		7.		
(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, colur	mn A)	*****			1 - 1 5 6 3 - 7	
EXCLUDING closed-end loans secured by first liens on 1-4 family residential pro	perties			4.5		
in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B)	with a	200	¥1.			
remaining maturity or next repricing date of: 1,3		RCFD		9	<i>.</i>	
(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		ļ		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	n A)		i t	4.2		
with a REMAINING MATURITY of one year or less (excluding those in nonaccrua	al status)	A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land development activiti	es			2.7	4.67	
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, colu	mn A ⁴	2746		<u></u>		M.3.

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

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

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

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

Part I. Continued

Memoranda—Continued	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
 Adjustable rate closed-end loans secured by first liens on 1–4 fam domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a Loans secured by real estate to non-U.S. addressees (domicile) (in part I, item 1, column A) 	i), column B)included in Schedule RC-C,					M.4. M.5.
Memorandum item 6 is to be completed by banks that (1) together with outstanding credit card receivables (as defined in the instructions) that report date or (2) are credit card specialty banks as defined for Unifor purposes. 6. Outstanding credit card fees and finance charges included in School	h affiliated institutions, have It exceed \$500 million as of the Im Bank Performance Report	an rus in				IVI.S.
item 6.a, column A	cordance with AICPA	C391 C779				M.6.
 b. Carrying amount included in Schedule RC-C, part I, items 1 thr 8. Closed-end loans with negative amortization features secured by properties in domestic offices: a. Total carrying amount of closed-end loans with negative amorti by 1—4 family residential properties (included in Schedule RC-C 	rough 9 1–4 family residential zation features secured C, part I, items 1.c.(2)(a)	C780 RCON		eli (s		M.7.b.
and (b))	at had closed-end loans tial properties (as reported r 31, 200 f , that exceeded et of unearned income, column B). stractually permitted on	F230				M.8.a.
closed-end loans secured by 1–4 family residential properties c. Total amount of negative amortization on closed-end loans securesidential properties included in the carrying amount reported above	ured by 1–4 family in Memorandum item 8.a	F231				M.8.b.
 Loans secured by 1–4 family residential properties in domest foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 	ic offices in process of	F577			4	M.9.

Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.		Consc	mn A) lidate ank				mn B) estic ces		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
 Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9): 	4					wW.			
a. Loans secured by real estate	F608	.764-2-206	70 - 27 or 200 or 180	WW. J. N. 172	96	5.4	1		M.10.a.
(1) Construction, land development, and other land loans	12.0			$(x,y) \in \mathcal{X}$	F578			<u> </u>	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)				(* 1	F579			ĺ	M.10.a.(2)
(3) Secured by 1–4 family residential properties: (a) Revolving, open-end loans secured by 1–4 family			ey. Un e		iriy T			W	
residential properties and extended under lines of credit	4	1			F580				M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:		; ;	4	4.8	4.3				. , , ,
(1) Secured by first liens				お文	F581				M.10.a.(3)(b)(
(2) Secured by junior liens		7. W			F582				M.10.a.(3)(b)(

Part I. Continued		Consc	ımn A) olidate ank			Dom	mn B) nestic		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. a. (4) Secured by multifamily (5 or more) residential properties		100			F583				M.10.a.(4)
(5) Secured by nonfarm nonresidential properties		-			F584				M.10.a.(5)
b. Commercial and industrial loans	F585				F585				M.10.b.
c. Loans to individuals for household, family, and other personal	20	44.4		7			. 4		
expenditures (i.e., consumer loans) (includes purchased paper):	4.2		23.2						
(1) Credit cards	F586			ļ	F586				M.10.c.(1)
(2) Other revolving credit plans	F587	***************************************			F587	-2.020mm - 12000 W V V V			M.10.c.(2)
(3) Other consumer loans (includes single payment, installment,			4			t all			
and all student loans)	F588				F588				M.10.c.(3)
d. Other loans	F589	in Commonweal and a	226300720000	Standard value of	F589			to an	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported						4		4	
in Schedule RC-C, part I, Memorandum item 10):									
a. Loans secured by real estate	F609	e savenes estate	A						M.11.a.
(1) Construction, and land development, and other land loans					F590	popular Malia de S			M.11.a.(1)
(2) Secured by farmland (including farm residential and other							1		
improvements)					F591	2 - 2 17 10 12	dall's To Traces		M.11.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family	1								
residential properties and extended under lines of credit					F592	Se attink Lauradolasia	T. X BOST SEC AT		M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential			i i						
properties:								100	
(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	4/5	2.30	4 57.2	\$6.4° A	F596				M.11.a.(5)
b. Commercial and industrial loans	F597	2700 U 468A		ASSAMP 69 77	F597	w. 282 A 2 A.	KOZNE ZB W OKO	Salt 20 1978-2978	M.11.b.
c. Loans to individuals for household, family, and other personal			, A		444	era s			
expenditures (i.e., consumer loans) (includes purchased paper):					. 1074	(A)	$(S_{\ell}^{-1})/(L_1)$	36	
(1) Credit cards	F598				F598			 	M.11.c.(1)
(2) Other revolving credit plans	F599	Strates Salar	200	GARAGE SE	F599	E-44-2-5 DEC		1002.02.5	M.11.c.(2)
(3) Other consumer loans (includes single payment, installment,			# ₂ /31.27	18 (C 18		27714	Property.	_ 1 % 0 ± 2	
and all student loans)	F600				F600				M.11.c.(3)
d. Other loans	F601				F601				M.11.d.

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			Fair value of acquired loans and leases at acquisition date			Gross contractual amounts receivable at acquisition date			Best estimate at acquisition date of contractual cash flows not expected to be collected			of h		
12.	requof Pinve	ns (not subject to the lirements of AICPA Statement osition 03-3) and leases held for stment that were acquired in ness combinations with uisition dates in the current endar year:	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
	a.	Loans secured by real estate	G091				G092				G093	<u> </u>		
	b.	Commercial and industrial loans	G094				G095				G096			
	C.	Loans to individuals for household, family, and other personal expenditures	G097				G098				G099			
	d.	All other loans and all leases	G100				G101				G102			

(Column B)

(Column A)

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

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

Memorandum item 14 is to be completed by all banks.

14. Pledged loans and leases

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Santal.			
\$ 25 July 19	1		4
1.5	n = 2 / 7	33/4	
	1.5	and a	4.0
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for a figure			
RCON	Bil	Mil	Thou
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		. There	(v. 2)
			4.
RIAD	1 2 St. 6 Sec.	STATE OF THE	0. * 1999 ·
XXXX			
RCFD	with.		4
XXXX			T

(Column C)

Part II. Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

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

| RCON 6999

RCON	Yes	No
6999		

1

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

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

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

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

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

	(Column A)	(Column B) Amount Currently	
Dollar Amounts in Thousands	Number of Loans	Outstanding	
3. Number and amount currently outstanding of "Loans secured by	RCON	RCON Bil Mil	Thou
nonfarm nonresidential properties" in domestic offices reported in			# XHY
Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of			30.7%
items 3.a through 3.c must be less than or equal to Schedule RC-C,			4
part I, sum of items 1.e.(1) and 1.e.(2), column B):			3.77
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	
Number and amount currently outstanding of "Commercial and		1 to	
industrial loans to U.S. addressees" in domestic offices reported in	**	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c			
must be less than or equal to Schedule RC-C, part I, item 4.a, column B):			
a. With original amounts of \$100,000 or less	5570	5571	
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	

22b

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

RCON	Yes	No	
6860			١,

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

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

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

mber of Loans
75
Part 199
化二基基二十二

6.b.

6.a.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
7. Number and amount currently outstanding of "Loans secured by	RCON	RCON Bil Mil Thou	
farmland (including farm residential and other improvements)" in	Section 1	140	
domestic offices reported in Schedule RC-C, part I, item 1.b,			
column B (sum of items 7.a through 7.c must be less than or equal to	1.5		
Schedule RC-C, part I, item 1.b, column B):			
a. With original amounts of \$100,000 or less	5578	5579	7.a.
b. With original amounts of more than \$100,000 through \$250,000	5580	5581	7.b.
c. With original amounts of more than \$250,000 through \$500,000	5582	5583	7.c.
8. Number and amount currently outstanding of "Loans to finance	WW.		
agricultural production and other loans to farmers" in domestic offices		high the second	
reported in Schedule RC-C, part I, item 3, column B (sum of			
items 8.a through 8.c must be less than or equal to Schedule RC-C,	1,000		
part I, item 3, column B):		74	ļ
a. With original amounts of \$100,000 or less	5584	5585	8.a.
b. With original amounts of more than \$100,000 through \$250,000	5586	5587	8.b.
c. With original amounts of more than \$250,000 through \$500,000	5588	5589	8.c.

Schedule RC-D—Trading Assets and Liabilities

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

Replace with INSERT I	(Column A) Consolidated Bank	(Column B) Domestic Offices	
Dollar Amounts in Thousands		RCON Bil Mil Thou	
ASSETS	94.		
1. U.S. Treasury securities	3531	3531	1.
U.S. Government agency obligations (exclude mortgage-backed			
securities)	3532	3532	2.
3. Securities issued by states and political subdivisions in the U.S	3533	3533	3.
4. Mertgage-backed securities (MBS):			
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or			\
GNMA	. 3534	3534	4.a.∖
b. Other mortgage-backed securities issued or guaranteed by FNMA,			1
FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535	3535	4.b.
c. All other mortgage-backed securities		3536	4.c.
5. Other debt securities	. 3537	3537	5.
6. Loans:	F640		0 -
a. Loans secured by real estate	F610	E604	6.a.
(1) Construction, land development, and other land loans		F604	6.a.(1)
(2) Secured by farmland (including farm residential and other		F605	6 ~ (2)
improvements)		1003	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		1000	0.a.(3)(a)
properties:	and the same of the		
(1) Secured by first liens		F607	6.a.(3)(b)(1)
(2) Secured by junior liens	And the first of the control of the	F611	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	F612	6.a.(4)
(5) Secured by nonfarm nonresidential properties	ering of the control	F613	6.a.(5)
b. Commercial and industrial loans	. F614	F614	6.b.
c. Loans to individuals for household, family, and other personal		Strate of the second	
expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	. F615	F615	6.c.(1)
(2) Other revolving credit plans	. F616	F616	6.c.(2)
(3) Other consumer loans (includes single payment, installment,	Bar w		
and all student loans)	. F617	F617	6.c.(3)
d. Other loans	. F618	F618	6.d.
7.–8. Not applicable			_
9. Other trading assets	. 3541	3541	9.
10. Not applicable)	
11. Derivatives with a positive fair value	. 3543	3543	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must	losus I		40
equal Schedule RC, item 5)	. 3545	3545] 12.
	RCFD Bil Mil Thou	RCON Bil Mil Thou]
LIABILITIES			
	3546	3546	13.a.
13. a. Liability for short positionsb. Other trading liabilities	F624	F624	13.a. 13.b.
14. Derivatives with a negative fair value	3547	3547	13.D. 14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A			1 '
must equal Schedule RC, item 15)	3548	3548	15.
mast oqual octionals (to, item 10)	,		. 10.

INSERT I - FFIEC 031

4. Mortgage-backed securities (MBS):		THE NAME OF THE OWNER.			7.0	
Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	xxxx			xxxx		
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	xxxx			xxxx		
c. All other residential MBS	<u></u>	 		XXXX		
d. Commercial MBS	xxxx			XXXX		
5. Other debt securities a. Structured financial products:			7		***	
(1) Cash	XXXX			XXXX		
(2) Synthetic	XXXX			XXXX		
(3) Hybrid	XXXX			XXXX		
h All other deht securities	VVVV			YYYY		

	1	Conso	mn A) didated ank				mn B) estic ces	,	
Memoranda Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON		Mil	Thou	
Unpaid principal balance of loans measured at fair value (reported)									
in Schedule RC-D, items 6.a through 6.d):	A COUNTY OF STREET		3.11		4				
a. Loans secured by real estate	F790	· · · · · · · · · · · · · · · · · · ·		F DK. #WIC # 21 / N. LIT #					M.1.a.
(1) Construction, land development, and other land loans					F625	365-:********	r ott was about 140		M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	94				F626			Albert.	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				7	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	A STATE OF THE STA				F629				M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	SA COLUMN	1			F630				M.1.a.(4)
(5) Secured by nonfarm nonresidential properties					F631				M.1.a.(5)
b. Commercial and industrial loans	F632		<u> </u>		F632				M.1.b.
c. Loans to individuals for household, family, and other personal		4.4					143		
expenditures (i.e., consumer loans) (includes purchased paper):	1.25	444	200	- 574			1.44		
(1) Credit cards	F633				F633				M.1.c.(1)
(2) Other revolving credit plans	F634				F634				M.1.c.(2)
(3) Other consumer loans (includes single payment, installment,		4.9	Arc.		7.4	Section 2			1
and all student loans)	F635				F635				M.1.c.(3)
d. Other loans	F636				F636				M.1.d.
R. Not applicable			73		164			4.5	
. % Loans measured at fair value that are past due 90 days or more		1254 773		14 m (4)			53.4		2
a. Fair value	F639				F639				M.Š.a.
b. Unpaid principal balance	F640				F640				M. % .b.
INSERT J									2_

Memorandum items 4 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

Dollar Amounts in Thou	sands RCFD	Bil	Mil	Thou	
A. Asset-backed securities:					
a. Residential mortgage-backed securities	F641	<u> </u>	<u> </u>		M
b. Commercial mertgage-backed securities	l l	<u> </u>			M.4
a.'s. Credit card receivables					М.
b. સ. Home equity lines					M.4
c. & Automobile loans	1				M.4
d, % Other consumer loans					M.4
€.g. Commercial and industrial loans	1				M.4
f, ħ. Other	F648	<u> </u>		<u> </u>	M.4
5. Collateralized debt obligations:			actic e		
a. Synthetic	F649				M.5
b. Other	F650	<u> </u>	<u> </u>		М.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651				M.e

INSERT J - FFIEC 031

 Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)): 			
Trust preferred securities issued by financial institutions	xxxx	xxxx	
b. Trust preferred securities issued by real estate investment trusts		xxxx	
c. Corporate and similar loans	XXXX	XXXX	
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)		xxxx	
e. 1-4 family residential MBS not issued or guaranteed by GSEs		xxxx	
f. Diversified (mixed) pools of structured financial products	xxxx	xxxx	
g. Other collateral or reference assets		xxxx	
4. Pledged trading assets:			
a. Pledged securities	XXXX	XXXX	
b. Pledged loans	XXXX	XXXX	

25

Schedule RC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
7. Equity securities:	4			10	
a. Readily determinable fair values	F652				M.7.a.
b. Other	F653				M.7.b.
8. Loans pending securitization	F654				M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9,					
that are greater than \$25,000 and exceed 25% of the item):			1		
a. TEXT F855	F655				M.9.a.
b. TEXT F656	F656				M.9.b.
C. TEXT F657	F657	OUT THE MINISTRATION			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):				4	
a. TEXT F858	F658				M.10.a.
b. TEXT F659	F659				M.10.b.
C. TEXT F880	F660				M.10.c.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

	Transaction Accounts						No	on					
	(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										ij.	1		
(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			5		$F = \{0, 1\}$								
institutions in the U.S.	B551								B552				4.
5. Banks in foreign countries	2213			27 27 300 A 300 A			4.01		2236				5.
6. Foreign governments and official institutions	14 × 1							4.71	100			7-7-9	
(including foreign central banks)	2216		The second second			4			2377	41.5			6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC,													
item 13.a)	2215				2210	·			2385				7.

Memoranda

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

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

Schedule RC-E—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
 Maturity and repricing data for time deposits of less than \$100,000: a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: 1.2 	10 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	Track Control of the Control			M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less		2			• •
(included in Memorandum items 3.a.(1) and 3.a.(2) above)3	A241		TO SANDE AND A SECOND		M.3.b.
 Maturity and repricing data for time deposits of \$100,000 or more: 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				<u> </u>	M.4.a.(3)
(4) Over three years	A587				M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less		100	34.		(-)
(included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	A242				M.4.b.

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

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

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou
Deposits of:		ii a ka	d'	
Individuals, partnerships, and corporations (include all certified and official checks)	B553			
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository	0	. Y.,		7
institutions	B554			
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625			
4. Foreign governments and official institutions (including foreign central banks)	1			
5. U.S. Government and states and political subdivisions in the U.S.	B555			
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200			

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

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

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

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

Schedule RC-F—Other Assets

Dollar	Amounts in Th	nousands	RCFD	Bil	Mil	Thou
1. Accrued interest receivable ¹		B556				
2. Net deferred tax assets ²						
3. Interest-only strips receivable (not in the form of a security) ³ on:				100		
a. Mortgage loans			A519			
b. Other financial assets			A520			
4. Equity securities that DO NOT have readily determinable fair values ⁴			1752			
5. Life insurance assets			C009			·
6. All other assets (itemize and describe amounts greater than \$25,000 that			$\{J_i,J_i\}$			
this item)			2168			[
a. Prepaid expenses	2166			490		
b. Repossessed personal property (including vehicles)	1578					r tres (
C Derivatives with a positive fair value held for purposes other	44.4	1 19				100
than trading	C010					
d. Retained interests in accrued interest receivable related to securitized						
credit cards	C436		4-4			
e. TEXt 3549	3549		10.1			
f. TEXT 3550	3550					
g. TEXT 3551	3551			454		
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160			

Schedule RC-G-Other Liabilities

D	ollar Amounts in	Thousands	RCON	Bil	Mil	Thou	
1. a. Interest accrued and unpaid on deposits in domestic offices ⁵			3645				1.a
b. Other expenses accrued and unpaid (includes accrued income tax			RCFD	A	1.0	26.5	
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 \$25,00	0 that exceed 25	5% of this	1114	e Carle	57974	A 45	
item)	2938				4.		
a. Accounts payable	3066				C 1		4.a
b. Deferred compensation liabilities	C011			105	igugar.	体表。	4.Ł
c. Dividends declared but not yet payable	2932		14.4		W-51	10.12	4.0
d. Derivatives with a negative fair value held for purposes other	3. 文学4.5. <i>是</i> "。	19,334	42				
than trading	C012						4.0
e. TEXT	3552		1.2				4.6
f. TEXT 3553	3553			Loui, i	No.	11.	4.f
g. TEXT 3554	3554	<u> </u>	74.5			14 p	4.0
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930		<u> </u>		5.

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

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

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

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

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

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

	Do	mesti	c Offic	es	
Dollar Amounts in Thousands	RCON		Mil	Thou	
1. and 2. Not applicable		.4			
3. Securities purchased under agreements to resell	B989				3.
4. Securities sold under agreements to repurchase	B995				4.
5. Other borrowed money	3190				5.
EITHER					
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163				6.
OR					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941				7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and					
IBFs)	2192				8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and					
IBFs)	3129				9.
available-for-sale securities in domestic offices.					10
In Items 10–17, report the amortized (historical) cost of both held-to-maturity and	RCON	the second second	Mil	Thou	
10. U.S. Treasury securities	1039				10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041	\angle			11.
12. Securities issued by states and political subdivisions in the U.S	1042				12.
13. Mortgage-backed securities (MBS):	7 10 6			er.	
a. Pass-through securities:		3 H		1170	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043		<u> </u>		13.8
(2) Other pass-through securities	1044	ONE WAS STORY			13.a
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):	34 × * *				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209				13.b
(2) All other mortgage-backed securities	1280			<u> </u>	13.b
14. Other domestic debt securities (include domestic asset-backed securities)	1281				14.
15. Foreign debt securities (include foreign asset-backed securities)		_			15.
16. Investments in mutual funds and other equity securities with readily determinable	3. 4			440	
fair values	A510				16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities	1		14.4		
(sum of items 10 through 16)	1374				17.
				$\tau = T$	
18. Equity securities that do not have readily determinable fair values	1752				18.

Replace with INSERT V

Schedule RC-I—Assets and Liabilities of IBFs

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

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

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

Schedule RC-K—Quarterly Averages¹

Dollar Amounts in Thousa	ands	RCFD	Tril	Bil	Mil	Thou	
ASSETS				41			
Interest-bearing balances due from depository institutions		3381					1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage		4	N. Ta				
backed securities)		B558					2.
3. Mortgage-backed securities ²		B559					3.
4. All other securities ^{2, 3} (includes securities issued by states and political subdivisions in the U.S.)		B560	_			3	4.
5. Federal funds sold and securities purchased under agreements to resell		3365					5.
6. Loans:							
a. Loans in domestic offices:		RCON					
(1) Total loans		3360					[′] 6.a.(1)
(2) Loans secured by real estate:							
(a) Loans secured by 1–4 family residential properties		3465					6.a.(2)(a)
(b) All other loans secured by real estate		3466					6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers		3386					6.a.(3)
(4) Commercial and industrial loans		3387					6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards		B561		<u> </u>			6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and							
revolving credit plans other than credit cards)		B562		<u> </u>	<u> </u>	L	6.a.(5)(b)
b. Total loane in toroigh offices, Eago and Agreement outsideness, and text offices		3360		ļ	<u> </u>	L	6.b.
, , , , , , , , , , , , , , , , , , ,	RCFD			<u> </u>	ļ		7.
		3484	ļ	<u> </u>			8.
9. Total assets ⁴	RCFD	3368					9.
LIABILITIES			11				
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts	s,		14.	100	1.0		
and telephone and preauthorized transfer accounts) (exclude demand deposits)		3485			E CASA PAR MARKA		10.
11. Nontransaction accounts in domestic offices:		The second second	44.4	ri d		3,777	
a. Savings deposits (includes MMDAs)		B563		ļ			11.a
b. Time deposits of \$100,000 or more		A514		ļ			11.b
c. Time deposits of less than \$100,000		A529		a valva va di di di	S - 149 100 146-4		11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries,		40 m				र्ज १	
and IBFs	RCFN	3404					12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD	3353					13.
- · · · · · · · · · · · · · · · · · · ·		24.	_			93.3	
capitalized leases)	RCFD	3355	<u> </u>	<u> </u>	<u> </u>		14.

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

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

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

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

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

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

			D	ollar A	moun	ts in T	housan	ds [RCFD Bi	Mil	Thou	
1. Unused commitments:		-							<i>¥</i> /-		- 04	
a. Revolving, open-end lines secured by 1-4 fam	ily resid	dentia	prope	erties,	e.g., h	ome e	equity		de societé			
lines									3814			1.a.
b. Credit card lines			•••••						3815			1.b.
c. (1) Commitments to fund commercial real esta	te, con	structi	ion, ar	nd land	deve	lopme	nt loans	,	ALL MAN		4/3/443 3/74	
secured by real estate:										<u>Kiphiki</u>		
(a) 1-4 family residential construction loan	commit	tments	3						F164			1.c.(1)(a
(b) Commercial real estate, other construct	ion loar	n, and	land o	develo	pment	loan			4.4			
commitments									F165		3-17-11	1.c.(1)(b
(2) Commitments to fund commercial real esta												
NOT secured by real estate									6550		+	1.c.(2)
d. Securities underwriting									3817		+	1.d.
e. Other unused commitments									3818			1.e.
2. Financial standby letters of credit and foreign office	e guara	antees	S	••••••			т т	•••••	3819			2.
a. Amount of financial standby letters of credit co	nveyed	to oth	ners	•••••	3820		<u> </u>		3821			2.a.
3. Performance standby letters of credit and foreign							T T		3821	2 T		3.
a. Amount of performance standby letters of cred	it conve	eyed t	o othe	rs	3822	L	<u> </u>		3411			3.a.
Commercial and similar letters of credit	•••••		•••••	•••••	•••••	• • • • • • • • • • • • • • • • • • • •		•••••	3411			4.
5. Not applicable		. 41		! . !		_:E: _ al .	!+					
6. Securities lent (including customers' securities ler									3433	33	one in the head	6.
loss by the reporting bank)	Ϊ	(Colu	mn A)	•••••		(Colu	mn B)	• • • • • •	0430		7 4 6 6 7	0.
1/1/36/11		•	anter	_		•	ficiary.					
7. Credit derivatives: Purchased Protection -	RCFD	Bil	Mil	Thou	RCFD	Bit	, , , , , , , , , , , , , , , , , , ,	hou	4.2			
a. Notional amounts: (1) Credit default swaps		- Dii	IAIII	11100	C969	- <u></u>	· · · · · · ·	1100				7.a.(1)
(2) Total return swaps			<u> </u>		C971				William Programme	7.4		7.a.(2)
(3) Credit options					C973	l			No.			7.a.(3)
(4) Other credit derivatives		<u> </u>			C975					7		7.a.(4)
b. Gross fair values:					\$ 5 J		1000					, ,
(1) Gross positive fair value	C219		artisti Gustander i e	and a second	C221	ADDITIONAL CO.		C			inst	7.b.(1)
(2) Gross negative fair value	C220				C222							7.b.(2)
Spot foreign exchange contracts									8765			8.
All other off-balance sheet liabilities (exclude deri	vatives) (item	nize ar	nd des	cribe e	each c	ompone	ent			<u> </u>	
of this item over 25% of Schedule RC, item 28, "7									3430			9.
a. Securities borrowed					3432		<u> </u>					9.a.
b. Commitments to purchase when-issued secur	ities				3434			10000 To Vote 100				9.b.
c. Standby letters of credit issued by a Federal F		oan B	ank or	n the							1,00	
bank's behalf					C978		1					9.c.
d. TEXT 3555					3555	<u> </u>					4 1%	9.d.
e. TEXT 3556					3556					and the second		9.e.
f. TEXT 3557					3557	<u> </u>				6 9.		9.f.
10. All other off-balance sheet assets (exclude deriva	atives) ((itemiz	e and	deșcr	ibe ea	ich coi	mponen	t		No. 2	J. Jan See	
of this item over 25% of Schedule RC, item 28,	Total eq	uity c	apital") 6.6	ınk		······································		5591			10.
a. Commitments to sell when-issued securities	^				3435	+	 					10.a.
b. TEXT 5592	27.	۵,			5592	+	1			***		10.b.
C. TEXT 5593					5593		1			70		10.c.
d. TEXT 5594					5594		+					10.d.
e. TEXT 5595					5595	l			12 44 4	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		10.e.

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

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

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

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C.	Notional amounts by regulatory	capital	treati	ment:						RCFD	Bil	Mil	Thou
	(1) Positions covered under the	Market Risk Rule:											
	(a) Sold protection	•••••								xxxx			
	(b) Purchased protection	(b) Purchased protection											
	(2) All other positions:										54 Taji 29		
	(a) Sold protection		xxxx										
	(b) Purchased protection that capital purposes	•	xxxx										
		urchased protection that is not recognized as a guarantee for gulatory capital purposes											
						rity of:							
				nn A			er Or	nn B) ne Ye ive Y	ar			mn C /e Ye	
d.	Notional amounts by remaining maturity:												
	(1) Sold credit protection:	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
	(a) Investment grade	xxxx				xxxx				xxxx			
	(b) Subinvestment grade	xxxx				xxxx				xxxx			
	(2) Purchased credit protection:				eren Port	*			8			,	
	(a) Investment grade	xxxx				xxxx				xxxx			
	(b) Subinvestment grade	xxxx				xxxx				xxxx			

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	Contracts			reign	Column B) ign Exchange Contracts			(Column C) Equity Derivative Contracts			Equity Derivative			(Column D) Commodity and Other Contracts			
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bit	Mil	Thou	Tril	Bil	Mil	Thou	
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):		RCF	D 8693			RCI	D 8694			RCF	D 8695			RCF	D 8696		
a. Futures contracts																	
		RCF	D 8697			RCI	D 8698			RCF	D 8699			RCF	D 8700		
b. Forward contracts																	
c. Exchange-traded option contracts:	<u> </u>	RCF	D 8701		<u> </u>	RCI	D 8702		<u> </u>	RCF	D 8703		<u> </u>	RCF	D 8704		
(1) Written options	L.L							<u> </u>				<u> </u>					
		RCF	D 8705	 	 ,	RCI	D 8706	· · · · ·	<u> </u>	RCF	D 8707		ļ,	RCF	D 8708		
(2) Purchased options				<u> </u>	$oldsymbol{\perp}$			<u> </u>	Ш						<u> </u>	L	
d. Over-the-counter option contracts:		RCF	D 8709		ļ.,	RCI	D 8710	r	.	RCF	D 8711	·	<u> </u>	RCF	D 8712		
(1) Written options	$oxed{oxed}$			L	<u> </u>			l	\sqcup			<u> </u>	┷				
!	-	RCF	D 8713	1		RCI	D 8714	r	.	RCF	D 8715		 	RCF	D 8716		
(2) Purchased options	igsqcut			<u> </u>	$\perp \perp$			l	igsquare							l	
_	- -	RCF	D 3450		 	RCI	D 3826		 	RCF	D 8719	Ι	ļ	RCF	D 8720		
e. Swaps				<u> </u>	1			l	Ш			L					
3. Total gross notional amount of		RCF	D A126	_	!	RCI	D A127	1	Ь.	RCF	D 8723		۱	RCF	D 8724		
derivative contracts held for trading	35/2000		4-4-12	7 - V	Value of	(C) (C)	K. 74. 15. 4	4.5	0.00	PRINS 10	Number 18	800 SA	2007	80 SK 40	** 1,		
3	27.50		D 8725	(45%)	100	- W- 100 - WAR	D 8726				D 8727		£30.7	OR AN AGENTAL	D 8728	Province (
derivative contracts held for	\vdash	KCr	0 8723	T	 	KCI	0 6/20	l	├т		0 6/2/	T		KCI	0 8/28		
purposes other than trading	C WHOLE	4.19	1		l'assi	e (al-s			2302		74172	l Selektio	24200	1 e 2 e 3 d	Orac Se	186	
a. Interest rate swaps where the	(1, 10, 10, 10)		D A589	Marconno yes	1.						113			. L			
bank has agreed to pay a	-	, Cor	D A309	r	1.0												
fixed rate	E (1867)	Sign										137			44		
contracts:		, Ya		и 16 г. г.	.37			**									
a. Contracts held for trading:	6.75 A. C. ORDON	RCF	D 8733	Erskier zerse.	16.25.00 to	RCI	D 8734	Park W. Park	CV 40 (2)	RCF	D 8735	546 PG / 598	STREET,	RCF	D 8736		
(1) Gross positive fair value				T	T			1	1			Γ				l	
(1) Gloss positive fail value		RCF	D 8737	<u> </u>	╁┈┸	RCI	D 8738	<u>. </u>	ļ	RCF	D 8739	L		RCF	D 8740	I	
(2) Gross negative fair value				<u> </u>	\top		<u> </u>	<u> </u>	Т				П				
b. Contracts held for purposes other	K/35	A. 194		100	-5/4		11,710				1 2 2 2		2020	W. 2004	ila en	1 18.37	
than trading:	227,000,000		D 8741		**************************************		D 8742	guyn yi ti shiri NgChg	10 miles (10)	27.1	D 8743	<u> </u>	N. 20,5/2		D 8744	are at the second of the second	
(1) Gross positive fair value					\top												
(1) Closs positive fair value		RCF	D 8745	L	 	RCI	D 8746	·	\Box	RCF	D 8747	l		RCF	D 8748		
(2) Gross negative fair value				Γ									1				

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

		anks	nn A s an es Fi	ď	`N F	olur Iono inar uara	oline ncia	. l	1		nn C Fun	•	s	olun over vern	reigi	í	Corp Corp	and		
16. Over-the counter derivatives:	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mit	Thou
a. Net current credit exposure	xxxx				xxxx				xxxx				xxxx				xxxx			
b. Fair value of collateral:	- 40 - 24			į		ert.	Av. (2)								ja, st	ĺ,				
(1) Cash – U.S. dollar	xxxx				xxxx				xxxx			ļ	xxxx				xxxx			
(2) Cash – Other currencies	xxxx				xxxx				xxxx				xxxx				xxxx			
(3) U.S. Treasury securities	xxxx				xxxx				xxxx				xxxx				xxxx			
(4) U.S. Government agency and U.S. Government- sponsored agency debt securities	xxxx				xxxx				xxxx				xxxx				xxxx			
(5) Corporate bonds	xxxx				xxxx				xxxx				xxxx				xxxx			
(6) Equity securities	xxxx				xxxx				xxxx				xxxx				xxxx			
(7) All other collateral	xxxx			-	xxxx				xxxx				xxxx				xxxx			
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	xxxx				xxxx				xxxx				xxxx				xxxx	-		

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

Schedule RC-M—Memoranda

	Dollar Amounts in Thousa	nds RCFD	Bil	Mil	Thou	
Extensions of credit by the reporting bank to its executive officers	s, directors, principal	200,00	, A.	* <u>*</u>		
shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive of	officers, directors, principal	in the	•			
shareholders, and their related interests		6164				1.a.
b. Number of executive officers, directors, and principal shareho		Service Servic	1,11	19.0		
extensions of credit by the reporting bank (including extension			i di			
related interests) equals or exceeds the lesser of \$500,000 or		ber				
of total capital as defined for this purpose in agency regulation				4-76		1.b.
2. Intangible assets other than goodwill:	15					1.0.
a. Mortgage servicing assets		3164				2.0
		3104	2.00		CONTRACTOR STATE	2.a.
(1) Estimated fair value of mortgage servicing assets		120000000000000000000000000000000000000			T	2.a.(1)
b. Purchased credit card relationships and nonmortgage servicin					\vdash	2.b.
c. All other identifiable intangible assets						2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule R	C, item 10.b)	0426	400.000	20 2 y . 0 3 3 4 4		2.d.
3. Other real estate owned:			A 18.			
a. Direct and indirect investments in real estate ventures		5372	377 a 194		6 NA 6 2 1 C N	-3.а.
b. All other real estate owned:		PCON	aria mila	10 As Z	10/10 1/2	-
a. (N) Construction, land development, and other land in domes				<u> </u>		3.b .(1)
b. (2). Farmland in domestic offices						3. b.(2)
c. (S), 1–4 family residential properties in domestic offices						3. b.(3)
d. 🔌 Multifamily (5 or more) residential properties in domestic of	offices					3.b. (4)
e. (5) Nonfarm nonresidential properties in domestic offices						3. b.(5)
f. (6) Foreclosed properties from "GNMA loans"		C979				3. b.(6)
g.(Z) In foreign offices		RCFN 5513				3.b. (7)
through 3.9)		RCFD				•
through 3.g) h.k. Total (sum of items 3.a and 3.b) (must equal Schedule RC, ite	em 7)	2150				3.0 h.
4. Investments in unconsolidated subsidiarios and associated comp	panies: Not applicable	3.16			1.4	
a. Direct and indirect investments in real estate ventures		5374				4.a .
-b. All other investments in unconsolidated subsidiaries and asso	ciated companies	5375			-	4.b.
e. Total (sum of items 4.a and 4.b) (must equal Schedule RC, ite	em 8)	2130			-	4.c.
5. Other borrowed money:	•		200	1. 15		
a. Federal Home Loan Bank advances:		A. Land				
(1) Advances with a remaining maturity or next repricing date	e of:1				A(1)	
(a) One year or less		F055	an ang ang ang ang ang ang ang ang ang a			5.a.(1)
(b) Over one year through three years						5.a.(1)
(c) Over three years through five years						5.a.(1)
(d) Over five years						5.a.(1)
(2) Advances with a REMAINING MATURITY of one year or			100	4.0	Z-1	J.a.(1)
above) ²				1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a) – (d) ab						
	ove)	5.00	\$ 3 V [2]	. ⊅(,:32,%:	1 - 10 - 20-1	5.a.(3)
b. Other borrowings:	:		- Irri			•
(1) Other borrowings with a remaining maturity or next reprict	-	F060	watering	I		c = (4)
(a) One year or less						5.b.(1)
(b) Over one year through three years					7	5.b.(1)
(c) Over three years through five years				ļ	I I	5.b.(1)
(d) Over five years				ZATECONES S		5.b.(1)
(2) Other borrowings with a REMAINING MATURITY of one	•			(3) (3)		
item 5.b.(1)(a) above) ⁴		B571				5.b.(2)
T 1 1 1 5 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1	4 14 47	- 4527 - 723	Caracteristic Visit	
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (m item 16)	•	3190	1, 1, 15	100 (NO. 150)	4.5	5.c.

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

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

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

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

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Schedule RC-M—Continued

6. Does the reporting bank sell private label or third party mutual funds and annuities?	Dollar Amounts in Thousands	RCFD	Yes		No	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569		4)	6.
8. Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com) TEXT		RCFD	Bil	Mil	Thou	
(Example: www.examplebank.com) TEXT http://	7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570				7.
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? 10. Secured liabilities: a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	8. Primary Internet Web site address of the bank (home page), if any					
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?	(Example: www.examplebank.com)					
customers to execute transactions on their accounts through the Web site?	TEXT http://					8.
customers to execute transactions on their accounts through the Web site?						
10. Secured liabilities: a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's	RCFD	Yes	2 H).	No	
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	customers to execute transactions on their accounts through the Web site?	4088		4.74		9.
Schedule RC, item 14.a) F064 b. Amount of "Other borrowings" that are secured (included in Schedule RC-M,	10. Secured liabilities:					
Schedule RC, item 14.a)	a. Amount of "Federal funds purchased in domestic offices" that are secured (included in	RCON	Bil	Mil	Thou	
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M,	· · · · · · · · · · · · · · · · · · ·	F064				10.a.
	•	RCFD	4.7			
	· · · · · · · · · · · · · · · · · · ·	F065				10.b.

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- 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?
- 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?

RCFD	YES	1 24	NO
XXXX		Wiles.	
6.0	4.7	dia dia	
200	YES		NO
XXXX			

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

	30	Past throays a	ugh 8 nd sti	9		Past of days of and	mn B) due 90 or more)		olumn (
Dollar Amounts in Thousands	RCON	Bil	uing Mil	Thou	RCON	acci Bil	ruing Mil	Thou	RCON B	il Mil	Thou	
Loans secured by real estate:			1.0									
a. Construction, land development, and other												
land loans in domestic offices:	A4.*		17									
(1) 1-4 family residential construction	基组											
loans	F172		Cauch distribute		F174	~		MINISTRA MINISTRA	F176			1.a.(1)
(2) Other construction loans and all land						30 10						
development and other land loans	F173				F175				F177			1.a.(2)
b. Secured by farmland in domestic offices	3493	20.000	CONTRACTOR AND A		3494			90 717-6263	3495			1.b.
c. Secured by 1-4 family residential	4.7						4					
properties in domestic offices:		ž.			724							
(1) Revolving, open-end loans secured by												
1–4 family residential properties and	5200		(W C		F200			Sales B	5400	T T		4 445
extended under lines of credit	5398		**************************************	16.000	5399			E) N	5400			1.c.(1)
(2) Closed-end loans secured by												
1–4 family residential properties:	C236		27.		C237		<i>(4)</i>		C229			4 - (0)/-
(a) Secured by first liens	C238				C239				C229			1.c.(2)(a
(b) Secured by junior liens	0230		or Li		C239	10000		67.10	C230			1.c.(2)(b
d. Secured by multifamily (5 or more) residential	3499				3500		100	. OF 10.	3501			4 4
properties in domestic offices	3499	4. S	0.5	5. 2. 7	3300				3301	20 20 10		1.d.
e. Secured by nonfarm nonresidential		.										
properties in domestic offices:							7.7					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178			978.86	F180			. 11.2.2.	F182	150 160 15		1.e.(1)
(2) Loans secured by other nonfarm	1977	1 1 1 1 1 1	V-13/2	S - 1/ - 1/	1 100				1 102			1.6.(1)
nonresidential properties	F179	3		(3.44().444	F181				F183			1.e.(2)
nomesidential properties			* 7.73		RCFN	milit of	Eq. (1)	14 6 . 31	turi seri	Year Year		1.6.(2)
f. In foreign offices	B572				B573	C 1 C 1 C 1 C 1 C 1 C 1 C 1 C 1 C 1 C 1	1.00 (1.10 majayan)	er en gitte lade par 144 û	B574		A 100 A	1.f.
Loans to depository institutions and acceptances	7.15						23,44	9.72 K	M. (44)		4.5	
of other banks:	3.00	ir a	$\mathcal{T}_{i}(\mathcal{T})$		16		w.	4				
a. To U.S. banks and other U.S. depository	RCFD				RCFD				RCFD			
institutions	5377				5378				5379			2.a.
b. To foreign banks	5380				5381				5382			2.b.
3. Loans to finance agricultural production and	100			心 病	· John S		有效的	11/6	3.44		\$ 6.72	
other loans to farmers	1594				1597				1583			3.
4. Commercial and industrial loans:								4.	12	in the	1 ,125	
a. To U.S. addressees (domicile)	1251				1252				1253			4.a.
b. To non-U.S. addressees (domicile)	1254				1255				1256			4.b.
5. Loans to individuals for household, family, and	1							1	1,338		4 . 40?	
other personal expenditures:		₩,		4.0	100	W.			170			1
a. Credit cards	B575		6 (72 a 1 7 7		B576	ļ	<u> </u>	L	B577			5.a.
 b. Other (includes single payment, installment, 										7, 7		
all student loans, and revolving credit plans		703	7,073			 •	> 1/6)	Y aliya	F + 3	1000		
other than credit cards)	B578		ti acam nii.	. 0-10 har . 39	B579	(Car. 11)	<u> </u>		B580	ALMA CALCALITA		5.b.
Loans to foreign governments and official	7.7.3	vý s	er s	*25/2/2/1		· · · · · ·	4.		8 . S . E .			_
institutions	5389				5390	ļ			5391			6.
7. All other loans	5459				5460	<u> </u>			5461			7.

Schedule RC-N—Continued

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

		<u> </u>			(Column B)								
		(Colu	-		1	•	mn B) Jue 90				mn C) ccrual		
	3	Pasi 0 thro		9	l		r more			INUIId	ociual		
		days a			"	-	still	-					
		accr					uing						
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
8. Lease financing receivables:													
 a. Leases to individuals for household, family, 		7.0											
and other personal expenditures	F166				F167		<u> </u>		F168	<u> </u>	<u> </u>		8.a.
b. All other leases	F169	15.000000000000		39.531.072.53	F170		V1902: 0: 1.10s	45	F171	CONTRACTOR AND SOM		MARKET BOOK	8.b.
Debt securities and other assets (exclude													
other real estate owned and other repossessed					1.42.2								
assets)	3505	Victoria de la compansión de la compansi	35 7 C C W C C	Service and	3506			27822555	3507	STEEL A		**************************************	9.
10. Loans and leases reported in items 1 through 8													
above which are wholly or partially guaranteed	Auto Alaif							4.6		270			
by the U.S. Government	5612	ac 10° 146.			5613				5614	5 8 C D 5 6 7	AND IN STATE	OM CASS	10.
 a. Guaranteed portion of loans and leases 													
included in item 10 above (exclude rebooked	3-11-12				5040				5045				
"GNMA loans")	5615	CONTRACTOR OF THE PARTY OF THE	44		5616	TO MINISTER			5617	73 FL IV	4 DI -100		10.a.
b. Rebooked "GNMA loans" that have been				1			Ż						
repurchased or are eligible for repurchase	0000		100.61		0007			ENWARD.	0000	REAL A		(32,24.13	
included in item 10 above	C866		<u> </u>		C867		<u> </u>		C868		<u> </u>	<u> </u>] 10.b.
					I								1
		(Colu	,)			mn B)			•	mn C)		
	١ ,		due		1		due 90			Nona	ccrual	J	
		0 thro days a				-	r more still	B					
Management	`	-	uing				ruing						ł
Memoranda Dollar Amounts in Thousands	RCON		Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Restructured loans and leases included in		7037	30.00	ST. S. A.				1				79 74 4	
Schedule RC-N, items 1 through 8, above													
(and not reported in Schedule RC-C, Part I,					2.00								
Memorandum item 1):													
a. Loans secured by 1–4 family residential					7.1	(X)	Ç Ye			17			
properties in domestic offices	F661				F662	,			F663				M.1.a
b. Other loans and all leases (exclude loans					3.2								
to individuals for household, family, and	RCFD				RCFD				RCFD				
other personal expenditures)	1658				1659				1661				M.1.b
2. Loans to finance commercial real estate,				π 1/2						200			
construction, and land development activities		6			F. 4								
(not secured by real estate) included in		74		ings made						1	4.		
Schedule RC-N, items 4 and 7, above	6558				6559				6560				M.2.
3. Loans secured by real estate to non-U.S.			4					Mare I			3 (1)		
addresses (domicile) (included in			10				8 . 70	D4% ()	1	4.4			
· · · · · · · · · · · · · · · · · · ·	20 Fall Model	100 miles	Add to the last	アンノ 20 公園で	77.7	10 6 6 1 8 A	** P. C.	200 C 1 C 1 C 1 C 1 C 1 C 1 C 1 C 1 C 1 C					
Schedule RC-N, item 1, above)	1248				1249	W 10 10 10 10 10 10 10 10 10 10 10 10 10			1250				М.З.
Schedule RC-N, item 1, above)4. Not applicable	•								1250				M.3.

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing RCFD Bil Mil Thou					(Colu Nona			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
 Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above): 													
a. Loans and leases held for sale	C240				C241				C226				M.5.a.
b. Loans measured at fair value:			44										
(1) Fair value	F664		ļ		F665				F666				M.5.b.(1)
(2) Unpaid principal balance	F667				F668			<u> </u>	F669				M.5.b.(2)
Derivative Dellas Amounts in Thousands		Past c	mn A) tue 30 89 da			Past o	mn B) due 90 or more)					
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou					
6. Interest rate, foreign exchange rate, and other commodity and equity-contracts:		7		11									
Fair value of amounts carried as assets	3529				3530				M.6.				
									RCFD	Bil	Mil	Thou	
7 Additions to nonaccrual assets during the guerter									C410	<u> </u>	17	inou	M.7.
Additions to nonaccrual assets during the quarter.	• • • • • • • • • •	• • • • • • • • •		• • • • • • • • •					٠٠				IVI. / .

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

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

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal		10			
Deposit Insurance Act and FDIC regulations	F236				1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions				(40.00	
(including foreign deposits)	F237				2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2	RCFN				
above)	F234				3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in	RCFD	1			
Section 3(I) of the Federal Deposit Insurance Act and FDIC regulations	F238				4
5. Total daily average of allowable exclusions, including interest accrued and unpaid on	440				''
allowable exclusions (including foreign deposits)	F239				5
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon	RCFN				.
(included in item 5 above)	F235				6
fundada un nom a apara,					٥.

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

Schedule RC-O—Continued

Memoranda Dollar	Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Total assessable deposits in domestic offices of the bank and in insured I and U.S. territories and possessions, including related interest accrued Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Sch	i and unpaid (sum of				eren Graf	
item 1 less item 2): a. Deposit accounts (excluding retirement accounts) of \$100,000 or less	1			44		
(1) Amount of deposit accounts (excluding retirement accounts) of \$		F049	erena en	Casararia C		M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts)	Number	1200	* > 9			
of \$100,000 or less (to be completed for the June report only)	F050					M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$100						` ,
(1) Amount of deposit accounts (excluding retirement accounts) of	more than \$100,000	F051				M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts)	Number					
of more than \$100,000	F052	/				M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less:1		E045		ri A L	A AM	
(1) Amount of retirement deposit accounts of \$250,000 or less	Number	F045			730 KZK	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less		-				M 4 5 (2)
(to be completed for the June report only)	[7040]					M.1.c.(2)
(1) Amount of retirement deposit accounts of more than \$250,000		F047	li zast			M.1.d.(1)
(1) Amount of retirement deposit accounts of more than \$250,000	Number					W. 1.Q.(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	V					` ,
2. Estimated amount of uninsured assessable deposits in domestic offices of	of the bank and in					
insured branches in Puerto Rico and U.S. territories and possessions, inc	luding related interest					
accrued and unpaid (see instructions)3		5597				M.2.
3. Has the reporting institution been consolidated with a parent bank or savi	•					
in that parent bank's or parent savings association's Call Report or Thrift I	-					
If so, report the legal title and FDIC Certificate Number of the parent bank	or parent savings	[Γ==.			1
association:		RCON	FDI	C Cer	t. No.	
TEXT AS45		A545	Ш	<u> </u>	\vdash	M.3.
Memorandum items 4.a and 4.b are to be completed by all banks partici	pating in the	RCON	Bil	Mil	Thou	
FDIC Transaction Account Guarantee Program.						
4. Noninterest-bearing transaction accounts (as defined in Part 370 of the F	DIC's		# 1 A 3			
regulations) of more than \$250,000 (see instructions):						
a. Amount of noninterest-bearing transaction accounts of more than \$250		i_{i}	30		. A	
(including balances swept from noninterest-bearing transaction accounts)		Mar 2		11.44		
noninterest-bearing savings accounts)		G167	1000ggci2 x 5x88	SCRINGE.		M.4.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000	Number					M.4.b.
ιταιτ ψευυ _τ υυυ	. [0100]	E-9196-4	W-266-6			IVI.↔.D.

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

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

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

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

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

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Retail originations during the quarter of 1–4 family residential mortgage	36.			100	
loans for sale ² :	1.0		100		
a. Closed-end first liens	F066				1.a.
b. Closed-end junior liens	F067				1.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F670				1.c.(1)
(2) Principal amount funded under the lines of credit	F671				1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans					
for sale ² :					
a. Closed-end first liens	F068				2.a.
b. Closed-end junior liens					2.b.
c. Open-end loans extended under lines of credit:		. yes		7. 7. 38	
(1) Total commitment under the lines of credit			<u> </u>		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:	4.7				
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	1		10.0		
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:	40		λ¥Ψ.	9.5	
(1) Total commitment under the lines of credit	F676				4.c.(1)
(2) Principal amount funded under the lines of credit					4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family	200			33.1	
residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):	RIAD	3.8			
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		ive.		100	
quarter:	RCON		1000		
a. Closed-end first liens	. F678				6.a
b. Closed-end junior liens	. F679				6.b
c. Open-end loans extended under line of credit:	•	60	Karal :		
(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, 200, Report of Condition.

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

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

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

		(Column B)			
	(Column A)	LESS: Amounts			í
	Total Fair Value Reported on	Netted in the Determination of			7
Dollar Amounts in Thousands	Schedule KC	lotal Fair Value	Measurements RCFD RCFD	RCFD	Measurements RCFD
ASSETS			200 C		
1. Available-for-sale securities.	xxxx	xxx	XXXX	xxxx	XXXX
2. Federal funds sold and securities purchased under agreements to resell	xxxx	хххх	xxx	xxx	xxxx
3. Loans and leases held for sale					
4. Loans and leases held for investment	xxxx	xxx	XXXX	XXX	xxxx
5. Trading assets:					
a. Derivative assets	3543	XXX	xxx	xxx	xxxx
b. Other trading assets	xxx	xxx	XXXX	xxx	xxxx
(1) Nontrading securities at fair value with changes in fair value reported in					
current earnings (included in Schedule RC-Q, item 5.b, above)	F240	F684	F692	F241	F242
6. All other assets	F249	F685	F693	F250	F251
7. Total assets measured at fair value on a recurring basis	XXXX	xxxx	xxx	xxxx	xxxx
LIABILITIES					
8. Deposits	F252	F686	F694	F253	F254
Federal funds purchased and securities sold under agreements to repurchase	XXXX	xxx	XXXX	xxx	xxx
10. Trading liabilities:	And the state of t		And Madeira may a common		A CONTRACTOR OF THE CONTRACTOR
a. Derivative liabilities	3547	xxxx	xxxx	XXXX	XXXX
b. Other trading liabilities	xxxx	XXXX	XXXX	xxxx	XXXX
11. Other borrowed money	хххх	XXXX	XXXX	xxx	XXXX
12. Subordinated notes and debentures	xxx	XXXX	xxxx	XXXX	XXXX
13. All other liabilities	F258	F688	F696	F259	F260
14. Total liabilities measured at fair value on a recurring basis	XXXX	XXXX	xxx	XXXX	xxxx

Memoranda

1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6,							
that are greater than \$25,000 and exceed 25% of item 6):	хххх	xxx	XXXX		xxx	XXX	
a. Mortgage servicing rights	xxx	xxx	XXX	[xxx	XXX	
b. Nontrading derivative assets	xxx	xxx	XXXX		XXX	XXX	
C	· xxxx	xxx	XXX		хоох	XXX	
d	XXXX	xxx	XXX		xxx	XXXX	
9	xxxx	xxxx	XXXX		XXX	XXX	
	xxxx	xxx	XXXX		XXXX	XXX	
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item			-				
13, that are greater than \$25,000 and exceed 25% of item 13):	xxx	xxx	XXXX		xxx	XXX	
a. Loan commitments (not accounted for as derivatives)	F261	F689	F697		F262	F263	
b. Nontrading derivative liabilities	XXXX	xxx	XXXX		XXXX	XXXX	
C	XXXX	xxx	XXXX		xxxx	xxx	
d	xxxx	xxx	XXXX		xxx	xxxx	
θ	xxxx	xxx	XXXX		XXXX	XXXX	
f	XXXX	XXX	XXXX		XXX	XXXX	

Schedule RC-R—Regulatory Capital

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Dollar Amounts in Thous	sands	RCFD	Bil	Mil	Thou	Г
Tier 1 capital_bank				k ja		
1. Total equity capital (from Schedule RC, item 28).2.7.4.		3210				1. ^L
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a			4	有 大		
positive value; if a loss, report as a negative value)		8434				2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities1 (report loss as a positi		1.0		erit varia	100	
value)		A221				3.
4. LESS: Accumulated net gains (losses) on cash flow hedges1 (if a gain, report as a positive					(1)	-
if a loss, report as a negative value)	•	4336				4.
5. LESS: Nonqualifying perpetual preferred stock		B588				5.
6. Qualifying (minority) interests in consolidated subsidiaries		B589				6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets		B590				7.a
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair		P P. I	1	1	e e	• • • •
option that is included in retained earnings and is attributable to changes in the bank's or						
creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative						
value)		F264	ACOMOBINE CON			7.t
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.t
10. Other additions to (deductions from) Tier 1 capital		-				9.t 10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)		8274				11.
The Toapital (sum of items o and To, less items 5.a and 5.b)	•••••	02.4	<u> </u>	1		11.
Tier 2 capital						
12. Qualifying subordinated debt and redeemable preferred stock		5306	Γ			12.
Cumulative perpetual preferred stock includible in Tier 2 capital		B593				
		5310				13.
14. Allowance for loan and lease losses includible in Tier 2 capital		2221				14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital		B594				15.
16. Other Tier 2 capital components		5311	 	ļ		16.
17. Tier 2 capital (sum of items 12 through 16)		8275	ļ			17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	•••••	02/5	L			18.
10. Tion 2 conital allocated for more at risk		1395				40
19. Tier 3 capital allocated for market risk		B595				19.
20. LESS: Deductions for total risk-based capital		3792				20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)		3/92	L	L	L	21.
Total assets for leverage ratio	RCFD	Tril	Bil	Mil	Thou	
22. Average total assets (from Schedule RC-K, item 9)	-			17	11100	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	• ——					22.
	. 5330					23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from	B591		SV 51.494	12837	4-98-	0.4
item 9.a above)	• ——		-			24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)			<u> </u>	 		25.
26. LESS: Other deductions from assets for leverage capital purposes			 			26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	. A224	L	I	<u> </u>		27.
Adlication with the fire and the second of t		RCFD	Bil	Mil	Thou	
Adjustments for financial subsidiaries			DII	IVIII	Thou	
28. a. Adjustment to Tier 1 capital reported in item 11		C228	<u> </u>	_		28.
b. Adjustment to total risk-based capital reported in item 21		B503	<u> </u>	 		28.
29. Adjustment to risk-weighted assets reported in item 62		B504	ļ			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 (Column A	<u>.)</u>	<u> </u>	(Colu	mn B)		
a and an area and a company of the c		1			1	

31.

32.

33.

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

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

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

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

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

Schedule RC-R—Continued

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 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 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)	nn A)	(Column B)	(Column C)	\vdash	(Column D)		(Column E)	(Column F)	
	Totals	als	Items Not		Ā	ocation by I	Risk We	Allocation by Risk Weight Category	,	
	Schedule RC)	le RC)	Risk-Weighting	%0		20%		20%	100%	
Dollar Amounts in Thousands	Tril Bil	Mit Thou	Bil Mil Thou	Bil Mil	Thou Bil	Mil	Thou Bil	I Mil Thou	Bil Mil	Thou
Balance Sheet Asset Categories 34 Cash and balances due from depository institutions										
(Column A equals the sum of Schedule RC,	RCFD 0010	0010	RCFD C869	RCFD B600		RCFD B601			RCFD B602	
items 1.a and 1.b)										¥.
	RCFD 1754	1754 .	RCFD B603	RCFD B604	_	RCFD B605		RCFD B606	RCFD B607	
35. Held-to-maturity securities										35.
	RCFD 1773	1773	RCFD B608	RCFD B609		RCFD B610		RCFD B611	RCFD B612	
36. Available-for-sale securities										36.
37. Federal funds sold and securities purchased under	RCFD C225	C225		RCFD C063	3	RCFD C064			RCFD B520	
agreements to resell										37.
	RCFD 5369	5369	RCFD B617	RCFD B618		RCFD B619		RCFD B620	RCFD B621	
38. Loans and leases held for sale										38
	RCFD 8528	8528	RCFD B622	RCFD B623	3	RCFD B624		RCFD B625	RCFD B626	
39. Loans and leases, net of unearned income.										39.
	RCFD 3123	3123	RCFD 3123		luciano.					
40. LESS: Allowance for loan and lease losses					10.00					40.
	RCFD 3545	3545	RCFD B627	RCFD B628	~	RCFD B629	*	RCFD B630	RCFD B631	
41. Trading assets										4.
	RCFD B639	B639	RCFD B640	RCFD B641		RCFD B642		RCFD 8643	RCFD 5339	
42. All other assets1										42.
	RCFD 2170	2170	RCFD B644	RCFD 5320		RCFD 5327		RCFD 5334	RCFD 5340	
43. Total assets (sum of items 34 through 42)							-			 5.

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

					4		45.		46	<u>:</u>		47.	•	48		49				Ç	j	51	:	52.	1	53.		54.
(Column F)		100%	Bil Mil Thou	RCFD B583		RCFD B654		RCFD B659			RCFD B663		RCFD B668		RCFD B673				DOED 8543		RCFD B680		RCFD B686		RCED B691			
(Column E)	weigni Category	20%	Bil Mil Thou	RCFD B582		RCFD B653		RCFD B658					RCFD B667		RCFD B672						RCFD B679		RCFD B685		RCFD B690		RCFD B695	
(Column D) (Column E)	Allocation by RISK	20%	Bil Mil Thou	RCFD B581		RCFD B652		RCFD 8657			RCFD B662		RCFD B666		RCFD B671						RCFD B678		RCFD B684		RCFD B689		RCFD B694	
(Column C)	,	%0	Bil Mil Thou	RCFD B548		RCFD B651		RCFD B656			RCFD B661		RCFD B665		RCFD B670						RCFD B677		RCFD B683		RCFD B688		RCFD B693	
(Column B) Credit	Equivalent	Amount1	Bil Mil Thou	RCFD B547		RCFD B650		RCFD B655			RCFD B660		RCFD B664		RCFD B669				OCEN BEAD		RCFD B676		RCFD B682		RCFD B687		RCFD A167	
Credit	Conversion	Factor			9.		5.		.20			1.00	化工作 化二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十	1.00		1.00				12.53		1.00		1.00		06.		
(Column A) Face Value	or Notional	Amount	Bil Mil Thou	RCFD B546		RCFD 3821		RCFD 3411			RCFD 3429		RCFD 3433		RCFD A250				OCED 0644		RCFD B675		RCFD B681		RCFD 3833			
			Dollar Amounts in Thousands	Derivatives and Off-Balance Sheet Items	44. Financial standby letters of credit	45. Performance standby letters of	credit	46. Commercial and similar letters of	credit	47 Risk participations in bankers	acceptances acquired by the	reporting institution		48. Securities lent	49. Retained recourse on small business	obligations sold with recourse	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	51 All other financial assets sold with		52. All other off-balance sheet	liabilities	53 Unitsed commitments with an original	maturity exceeding one vear		54. Derivative contracts

- Replace with INSERT

¹ Column A multiplied by aredit conversion factor.
² For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.
³ Or institution-specific factor.

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53. Unused commitments:

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

44

Schedule RC-R—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	
		Allocation by Risk	Allocation by Risk Weight Category		
	%0	20%	20%	100%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Totals			1		
55. Total assets, derivatives, and off-balance sheet items by risk weight category	RCFD B696	RCFD B697	RCFD B698	RCFD B699	
(for each column, sum of items 43 through 54)					55.
	%0 ×	× 20%	× 50%	× 100%	56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by	RCFD B700	RCFD B701	RCFD B702	RCFD B703	;
. ;	0				57.
				RCFD 1651	
58. Market risk equivalent assets			The second second		58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and				RCFD B704	
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)					59.
				RCFD A222	
60. LESS: Excess allowance for loan and lease losses					.09
				RCFD 3128	
61. LESS: Allocated transfer risk reserve					61.
				RCFD A223	
62. Total risk-weighted assets (item 59 minus items 60 and 61)					62.
Memoranda		Dollar Amounts in Thousands	housands [pcen]	Dii AAii Thou	
1 Current credit exposure across all derivative contracts covered by the risk-based capital standards.			_		Σ.

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(Column C) Over five years With a remaining maturity of (Column B)
Over one year
through five years One year or less (Column A)

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_	ш.	U	\mathbf{c}	J	Equity derivative contracts	ı۲	-	_	4
a. Interest rate contracts	b. Foreign exchange contracts	c. Gold contracts	d. Other precious metals contracts	e. Other commodity contracts		Ŀ			1
æ	Ω	O	$\boldsymbol{\sigma}$	Φ	4	lo			- 1
						F.,	_	_	

ପ Replace with INSERT

M.2.g.(1) M.2.g.(2)

A002 C982

A000 C980

C983

C985

M.2.a. M.2.b. M.2.c M.2.d. M.2.e. M.2.f.

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RCFD Tril 3809

2. Notional principal amounts of derivative contracts:1

3812 8771 8774 8777

9928 8769 8772 8775 8778 A001

8773 8776 8779

8767 8770

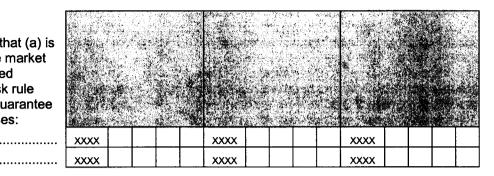
¹ Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

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

(1) Investment grade

(Z) Subilivestillent grade	(2)	Subinvestment grade	
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Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

			- -				ć	Z.a.	2.b.		2.c.		က်		4. .a		4.b.			5.a.	5.b.
(Column G) All Other Loans, All Leases, and All Other Assets	Bil Mil Thou		RCFD B711	ri L			RCFD B/18	RCFD C399		RCFD C406		RCFD B732		RCFD B739		RCFD B746			RIAD 8753	RIAD B760	
(Column F) Commercial and Industrial Loans	Bil Mil Thou		RCFD B710				RCFD B717	RCFD C398		RCFD C405		RCFD 8731		RCFD 8738		RCFD B745			RIAD B752	RIAD B759	
(Column E) Other Consumer Loans	Bil Mil Thou		RCFD B709				RCFD 8716	RCFD C397		RCFD C404		RCFD B730		RCFD B737		RCFD B744			RIAD B751	RIAD 8758	
(Column D) Auto Loans	Bil Mil Thou		RCFD B708				RCFD 8715	RCFD C396		RCFD C403		RCFD 8729		RCFD 8736		RCFD B743			RIAD B750	RIAD B757	
(Column C) Credit Card Receivables	Bii Mil Thou		RCFD B707				RCFD B714	RCFD C395		RCFD C402		RCFD B728		RCFD 8735		RCFD B742			RIAD B749	RIAD B756	
(Column B) Home Equity Lines	Bil Mil Thou		RCFD B706				RCFD 8713	RCFD C394		RCFD C401		RCFD 8727		RCFD B734		RCFD B741			RIAD B748	RIAD B755	
(Column A) 1–4 Family Residential Loans	Bil Mil Thou		RCFD B705				RCFD B712	RCFD C393		RCFD C400		RCFD B726		RCFD 8733		RCFD B740			RIAD B747	RIAD 8754	
	Dollar Amounts in Thousands	Bank Securitization Activities 1. Outstanding principal balance of assets sold and securitized by the reporting hank with servicing retained	or with recourse or other seller-	Maximum amount of credit exposure arising from recourse or other	seller-provided credit enhancements provided to structures reported in the form of	a. Credit-enhancing interest-only strips	(included in Schedules RC-B or	RC-F or in Schedule RC, item 5)		c. Standby letters of credit and	other enhancements	3. Reporting bank's unused commit-	reported in item 1	4. Past due loan amounts included in	a 30–89 days past due		b. 90 days or more past due5. 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

Schedule RC-S—Continued

ns,	Thou		6.a.	6.b.	*.≵ 7.a.	7.b.	8.a.	8.b.				oi T	ë -
(Column G) All Other Loans, All Leases, and All Other Assets	Bil Mil Th	2					4.				RCFD B782		RCFD 8789
(Column F) Commercial and Industrial Loans	Bil Mil Thou	RCFD B763	RCFD B502		RCFD B766 RCFD B769		RIAD B772				RCFD B781		RCFD B788
(Column E) Other Consumer Loans	Bii Mii Thou										RCFD B780		RCFD B787
(Column D) Auto Loans	Bil Mii Thou										RCFD B779		RCFD B786
(Column C) Credit Card Receivables	Bil Mil Thou	RCED 8762	RCFD B501		RCFD B765 RCFD B768		RIAD 8771				RCFD B778		RCFD B785
(Column B) Home Equity Lines	Bil Mil Thou	RCFD RY61	RCFD B500		RCFD B764		RIAD B770				RCFD B777		RCFD B784
(Column A) 1-4 Family Residential Loans	Bil Mil Thou		4				M.T.			eli Taranta	RCFD 8776	_	RCFD B783
	Dollar Amounts in Thousands	Amount of ownership (or seller's) interests carried as: a. Securities (included in	Schedule KC-B of In Schedule KC, item 5)	Schedule RC-C)	interests reported in item 6.a: a. 30–89 days past due	b. 90 days or more past due	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	to provide liquidity to other institutions' securitization structures

Schedule RC-S—Continued

	Ę	12.	M.1.a	M.1.b.	M.2.b.		M.3.a.(1) M.3.a.(2)	M.3.b.(1) M.3.b.(2) M.4.
(Column G) All Other Loans, All Leases, and All Other Assets Bil Mil Thou	RCFD B796					_		
(Column F) Commercial and Industrial Loans Bil Mil Thou	RCFD 8795	Thousands RCFD provement		A250	B805 A591 -end F699	ters of	8807	B808 B809 C407
(Column E) Other Consumer Loans	RCFD B794	Dollar Amounts in Thousands	ard hegulatory in	cements	e in process of foreclosure at quarter-end (includes closed-end	form of standby let		
(Column D) Auto Loans Loans	RCFD B793	mily Development	ימווול הפעמסטוומון מומ הפעמס	or others):	provided credit enture at quarter-enture	t structures in the		l C2
(Column C) Credit Card Receivables Bil Mil Thou	RCFD B792	The Riegle Comm.		rt datess participations serviced f	or other servicer-p	orovided to condui	K's holding company	k's holding company dule RC-S, item 1, column
(Column B) Home Equity Lines	RCFD B791	\	_ :	of the report date irs (includes partic)	with no recourse	ilit enhancements prints:	⊆ :	or the bank's holdi s ad in Schedule RC
(Column A) 1–4 Family Residential Loans Bil Mil Thou	RCFD B790	with recourse und	מונה שפינות שלים	se obligations as c s serviced for othe	nortgages serviced ne equity lines) 1	uits: e arising from crec other enhancemer	k, a bank affiliate, rrelated institutions uidity to conduit st	k, a bank affiliate, nelated institutions ce charges include
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	provided credit enhancements provided to assets reported in item 11	Act of 1994: a. Outstanding principal balance	 b. Amount of retained recourse on these obligations as of the report date		 Asset-backed commercial paper conduits: Asset-backed commercial paper conduits: 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: 	 Conduits sponsored by the bank, a bank affiliate, or the ban Conduits sponsored by other unrelated institutions Unused commitments to provide liquidity to conduit structures: 	

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

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

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Schedule RC-T—Fiduciary and Related Services

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

	RCFD Yes No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	A345	1.
	RCFD Yes No	
2. Does the institution exercise the fiduciary powers it has been granted?	A346	2.
,, ·		
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to	RCFD Yes No	
report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	46.000	3.

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

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- · Items 4 through 19.a quarterly,
- Items 20 through 23 annually with the December report, and
- · Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- · Items 4 through 23 annually with the December report, and
- · Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- · Items 4 through 11 annually with the December report, and
- · Memorandum items 1 through 3 annually with the December report.

		(Column A) Managed Assets				Non-I	umn E Manag ssets	•	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	e programa. Belletare estimate	e english and the second	i I
FIDUCIARY AND RELATED ASSETS		RCF	D B868			RC	D B869	·	RCFD B870	RCFD B871	
4. Personal trust and agency accounts	W. 27 W.		- V-U	TAXABLE DOM	30 30 60 40	o(u 1990) (651)		200000000000000000000000000000000000000			4.
5. Retirement related trust and agency accounts:		m.			1		M.				
Employee benefit—defined contribution		RCFI) B872			RC	FD B873		RCFD 8874	RCFD B875	5.
b. Employee benefit—defined benefit	\vdash	RCF	B876			RC	FD B877		RCFD B878	RCFD 8879	5.
		RCF	D B880			RC	FD B881		RCFD B882	RCFD B883	
c. Other retirement accounts	Ш				igspace	L					5.
6. Corporate trust and agency accounts	\vdash	RCFI	D B884	-	\vdash	RC	FD B885	<u> </u>	RCFD C001	RCFD C002	6.
 Corporate trust and agency accounts Investment management agency accounts 		RCFD B886							RCFD 8888		7.
Other fiduciary accounts	H	RCFD B890			RCFD B891				RCFD B892	RCFD B893	8.

Schedule RC-T—Continued

	(Column A) Managed Assets				Non-N	umn E //anag ssets	,	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts		
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou		1	
FIDUCIARY AND RELATED ASSETS—Continued	1				14						
9. Total fiduciary accounts		RC	FD B894			RCF	D B895		RCFD B896	RCFD B897	
(sum of items 4 through 8)											9.
(RCF	D B898			RCFD B899	
10. Custody and safekeeping accounts											10.
11. Fiduciary accounts held in foreign		RC	FN B900		RCFN B901				RCFN B902	RCFN B903	
offices (included in items 9 and 10)	Ш							l	·	<u> </u>	11.

Dollar	Amounts in Thousands	RIAD	Bil	Mil	Thou	
FIDUCIARY AND RELATED SERVICES INCOME		4.50		* 5	1 (4)	
12. Personal trust and agency accounts	***************************************	B904				12.
13. Retirement related trust and agency accounts:						
a. Employee benefit—defined contribution	***************************************	B905				13.
b. Employee benefit—defined benefit		B906				13.
c. Other retirement accounts		B907				13.
14. Corporate trust and agency accounts		1				14.
15. Investment management agency accounts						15.
16. Other fiduciary accounts						16.
17. Custody and safekeeping accounts						17.
18. Other fiduciary and related services income		B910				18.
19. Total gross fiduciary and related services income (sum of items 12 thro						
Schedule RI, item 5.a)		4070			,	19.
a. Fiduciary and related services income—foreign offices		100			106	
(included in item 19)	. B912					19.
20. Less: Expenses		C058				20.
21. Less: Net losses from fiduciary and related services		A488				21.
22. Plus: Intracompany income credits for fiduciary and related services		1 5544				22
23. Net fiduciary and related services income						23.

Memoranda	М	Managed Assets				
Dollar Amounts in Thousands		Bil	Mil	Thou		
Managed assets held in personal trust and agency accounts:	12 212		1.0			
a. Noninterest-bearing deposits	B913		<u> </u>			
b. Interest-bearing deposits	10044					
c. U.S. Treasury and U.S. Government agency obligations	10010					
d. State, county and municipal obligations						
e. Money market mutual funds						
f. Other short-term obligations	10040					
g. Other notes and bonds	B919					
h. Common and preferred stocks	B920					
i. Real estate mortgages	10004					
j. Real estate	B922					
k. Miscellaneous assets	B923					
I. Total managed assets held in personal trust and agency accounts (sum of Memorandum						
items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868					

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Schedule RC-T—Continued

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

emoranda—Continued			(Column A)				3)	
cinoranda Continued			Number of		-	rincipal Amount		
Dollar Amount	e in Thouse	nde 📙	Issues			Outstanding		
	s iii iiiouSa	170	CFD .	Tril		Mil	Thou	
2. Corporate trust and agency accounts:				363	RC	FD B928	1	
a. Corporate and municipal trusteeships			927		4-1	NE VE	Charles and	M.2.a
b. Transfer agent, registrar, paying agent, and other corporate a	gency	[B	929			later and	areas of	M.2.b
		(0	olumn A)		(Colu	mn R)		
		,	umber of	l M	larket	•		
			Funds		Fund /			
Dollar Amounts in	Thousand	RCFD		RCFD	Bil	Mil	Thou	
Collective investment funds and common trust funds:		100		S Commission of the Commission	1412			
a. Domestic equity			1	B932				M.3.a
b. International/Global equity				B934				M.3.b
c. Stock/Bond blend				B936				M.3.c
d. Taxable bond		I -		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		1		B944				M.3.g
		437	av j				•	
h. Total collective investment funds (sum of Memorandum items	3.a							
h. Total collective investment funds (sum of Memorandum items through 3.g)		ın A)	(Column Gross Lo	sses	(C	olumn		M.3.h
·	(Colur	ın A) osses ged	(Column	B) sses	(C			M.3.h
·	(Colur Gross L Mana	nn A) osses ged ints	(Column Gross Lo Non-Man	B) sses	(C			M.3.h
through 3.g)Dollar Amounts in Thousands	(Colur Gross L Mana Acco	nn A) osses ged ints	(Columr Gross Lo Non-Man Accour	B) sses aged ats	(Co	Mil	Thou	M.3.h
Dollar Amounts in Thousands Fiduciary settlements, surcharges, and other losses:	(Colur Gross L Mana Acco	nn A) osses ged ints	(Columr Gross Lo Non-Mana Accour	B) sses aged ats	(Co Re	Mil	ies	
through 3.g)Dollar Amounts in Thousands	(Colur Gross L Mana Acco RIAD Mi	nn A) osses ged ints	(Column Gross Lo Non-Mana Accour	B) sses aged ats	(Co	Mil	Thou	M.3.h M.4.a M.4.b
Dollar Amounts in Thousands Fiduciary settlements, surcharges, and other losses: a. Personal trust and agency accounts	(Colur Gross L Mana Acco RIAD Mi	nn A) osses ged ints	(Column Gross Lo Non-Man Accour RIAD Mil	B) sses aged ats	(Cd Re	Mil	Thou	M.4.a
Dollar Amounts in Thousands Fiduciary settlements, surcharges, and other losses: a. Personal trust and agency accounts b. Retirement related trust and agency accounts	(Colum Gross L Mana Acco RIAD Mi B947 B950	nn A) osses ged ints	(Column Gross Lo Non-Man Accour RIAD Mil B948 B951	B) sses aged ats	(Cd Red RIAD 8949 8952	Mil	Thou	M.4.a M.4.b
Dollar Amounts in Thousands Fiduciary settlements, surcharges, and other losses: a. Personal trust and agency accounts	(Colum Gross L Mana Acco RIAD Mi B947 B950 B953	nn A) osses ged ints	(Column Gross Lo Non-Man Accour RIAD Mil B948 B951 B954	B) sses aged ats	(Cd Red RIAD 8949 8952 8955	Mil	Thou	M.4.a M.4.b M.4.c.
Dollar Amounts in Thousands Fiduciary settlements, surcharges, and other losses: a. Personal trust and agency accounts	(Colum Gross L Mana Acco RIAD Mi B947 B950 B953	nn A) osses ged ints	(Column Gross Lo Non-Man Accour RIAD Mil B948 B951 B954	B) sses aged ats	(Cd Red RIAD 8949 8952 8955	Mil	Thou	M.4.a M.4.b M.4.c.
Dollar Amounts in Thousands Fiduciary settlements, surcharges, and other losses: a. Personal trust and agency accounts	(Colum Gross L Mana Acco RIAD Mi B947 B950 B953	nn A) osses ged unts Thou	(Column Gross Lo Non-Man Accour RIAD Mil B948 B951 B954	n B) sses aged ats	(Cd Red RIAD 8949 8952 8955	Mil	Thou	M.4.a M.4.b M.4.c.

FAX: Area code/phone number (TEXT 8964)

Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, itoms 12 through 18, items 19.a through 29, and Memorandum Item 4: is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CON-TAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVID-UAL BANK CUSTOMERS. REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T. OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

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

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

	RCON	Yes	No
Comments?	6979	ji.	

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