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Board of Governors of the Federal Reserve System OMB Number: 7100-0036 Federal Deposit Insurance Corporation OMB Number: 3064-0052 Office of the Comptroller of the Currency OMB Number: 1557-0081

Expires May 31, 2009

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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

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).

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

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 $\frac{(20081231)}{(\text{RCON 9999})} (20091231)$

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

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)

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

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

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

State Abbrev. (RSSD 9200)

ZIP Code (RSSD 9220)

FDIC Certificate Number

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Disclosure of Estimated Burden

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The estimated average burden associated with this information collection is **41.2** 40.5 hours per respondent and is estimated to vary from 16 to 533 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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

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

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

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For information or assistance, National and State nonmember banks should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.





Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C490)	Name (TEXT C495)
Title (TEXT C491)	Title (TEXT C490)
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)
Telephone: Area code/phone number/extension (TEXT C493)	Telephone: Area code/phone number/extension (TEXT 8902)
FAX: Area code/phone number (TEXT C494)	FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

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

Primary Contact	Secondary Contact
Name (техт С398)	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)	Telephone: Area code/phone number/extension (TEXT C374)

FAX: Area code/phone number (TEXT C370)

FAX: Area code/phone number (TEXT C375)



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

This information is being requested to identify points-of-contact who are in charge of your depository institution's Section 314(a) searches and who could be contacted by federal law enforcement officers for additional information related to anti-terrorist financing and anti-money laundering. Please provide information for a secondary contact if available. Information for a third and fourth-contact may be provided at the bank's option. Enter "none" for the contact's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the contact's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the contact is e-mail address or fax number if not available. USA PATRIOT Act contact information is for the contact is e-mail address or fax number if not available. USA PATRIOT Act contact information is for the contact is e-mail address or fax number if not available. USA PATRIOT Act contact information is for the contact is e-mail address or fax number if 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 numbor (rext own)	PAX: Area code/phone number (TEXT CHUY-
Third Contact	Fourth Contact
Name (TEXT C870)	Name (TEXT C875)
Title (TEXT C871)	Title (TEXT C876)
E-mail Address (TEXT C872)	E-mail Address (TEXT C877)
Telephone: Area code/phone number/extension (TEXT C873)	Telephone: Area code/phone number/extension (TEXT C878)

FAX. Area code/phone number-(rext-corv)-

-FAX: Area code/phone number (TEXT 0070)

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 - December 31, 2009

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

Schedule RI—Income Statement

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

Schedule RI-Continued

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g. Net securitization income B493 5.g. h. Not applicable 5416 5.i. i. Net gains (losses) on sales of loans and leases 5416 5.i. j. Net gains (losses) on sales of other real estate owned 5415 5.j. k. Net gains (losses) on sales of other assets (excluding securities) B496 5.k. l. Other noninterest income* B497 5.l. m. Total noninterest income (sum of items 5.a through 5.l) 4079 3521 6. a. Realized gains (losses) on available-for-sale securities 3196 3196 7. Noninterest expense: 4135 7.a. a. Salaries and employee benefits 4135 7.b. c. (1) Goodwill impairment losses C216 7.c.(1) (2) Amortization expense and impairment losses for other intangible assets C232 7.c.(2) d. Other noninterest expense* 4092 7.d.		
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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) 8496 5.k. l. Other noninterest income* 8497 5.l. m. Total noninterest income (sum of items 5.a through 5.l) 6.a. Realized gains (losses) on available-for-sale securities 4079 b. Realized gains (losses) on available-for-sale securities 3196 3196 7. Noninterest expense: 4135 7.a. a. Salaries and employee benefits 4135 7.b. c. (1) Goodwill impairment losses 7.b. 7.c.(1) (2) Amortization expense and impairment losses for other intangible assets 7.c.(2) 7.c.(2) d. Other noninterest expense* 4092 7.d.	-	
j. Net gains (losses) on sales of other real estate owned		
k. Net gains (losses) on sales of other assets (excluding securities). B496 5.k. I. Other noninterest income* B497 5.l. m. Total noninterest income (sum of items 5.a through 5.l). 4079 3521 6. a. Realized gains (losses) on held-to-maturity securities. 3196 3521 b. Realized gains (losses) on available-for-sale securities. 4135 7.a. 7. Noninterest expense: 4135 7.a. a. Salaries and employee benefits 4135 7.a. b. Expenses of premises and fixed assets (net of rental income) 4217 7.b. (excluding salaries and employee benefits and mortgage interest) 4217 7.b. c. (1) Goodwill impairment losses 7.c.(1) 7.c.(2) (2) Amortization expense and impairment losses for other intangible assets 7.d. 7.c.(2) d. Other noninterest expense* 4092 7.d.	• • •	
I. Other noninterest income*		
6. a. Realized gains (losses) on held-to-maturity securities 3021 b. Realized gains (losses) on available-for-sale securities 3196 7. Noninterest expense: 4135 a. Salaries and employee benefits 4135 b. Expenses of premises and fixed assets (net of rental income) 7.a. (excluding salaries and employee benefits and mortgage interest) 4217 c. (1) Goodwill impairment losses 7.c.(1) (2) Amortization expense and impairment losses for other intangible assets 7.c.(2) d. Other noninterest expense*	I Other noninterest income*	
6. a. Realized gains (losses) on held-to-maturity securities 3021 b. Realized gains (losses) on available-for-sale securities 3196 7. Noninterest expense: 4135 a. Salaries and employee benefits 4135 b. Expenses of premises and fixed assets (net of rental income) 7.a. (excluding salaries and employee benefits and mortgage interest) 4217 c. (1) Goodwill impairment losses 7.c.(1) (2) Amortization expense and impairment losses for other intangible assets 7.c.(2) d. Other noninterest expense*	m. Total noninterest income (sum of items 5.a through 5.l)	. <u>4079</u> 5.r
b. Realized gains (losses) on available-for-sale securities	6. a. Realized gains (losses) on held-to-maturity securities	. 5021 6.8
7. Noninterest expense: 4135 7.a. a. Salaries and employee benefits		
 b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)		
b. Expenses of premises and fixed assets (net of rental income). (excluding salaries and employee benefits and mortgage interest)	a. Salaries and employee benefits	
 c. (1) Goodwill impairment losses		
 (1) Goodwill impaintent losses	(excluding salaries and employee benefits and mortgage interest)	
(2) Anonization expense and impairment losses for other intangible assets d. Other noninterest expense*	c. (1) Goodwill impairment losses	
d. Other noninterest expense*	(2) Amortization expense and impairment losses for other	
d. Other noninterest expense	intangible assets	•
e Total poninterest expense (sum of items 7 a through 7 d)	d. Other noninterest expense*	
	e. Total noninterest expense (sum of items 7.a through 7.d)	
8. Income (loss) before income taxes and extraordinary items and other	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)	
9. Applicable income taxes (on item 8)		. 4302 9.
10. Income (loss) before extraordinary items and other adjustments	10. Income (loss) before extraordinary items and other adjustments	
	11. Extraordinary items and other adjustments, net of income taxes*	
12. Net income (loss) (sum of items 10 and 11)	42. Net income (loss) (sum of items-10 and 11)	4340 12.

Replace with INSERT A

.

* Describe on Schedule RI-E—Explanations

6

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)
- 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)

	G104	
		· · · · · · · · · · · · · · · · · · ·
····	G103	
	4340	

7

Schedule RI—Continued

Memorandum item 2 is to be completed by banks with Memoranda 11 billion or more in total assets. Dollar Amounts in Thousands				o-date)	
Memoranda 4/ billion or more in total assets, Dollar Amounts i	in Thousands	RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired	1				1 500	
offer August 7, 1096, that is not deductible for foderal income tax purposes		4513				M.1
 Income from the sale and servicing of mutual funds and annuities in domestic office: (included in Schodule DL item 2) 	s		na sta			
(included in Schedule RI, item 8)		. 8431				M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.		4 . 7.			1.26.1	
(included in Schedule RI, items 1.a and 1.b)		4313				М.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U					5 (S) (P)	
(included in Schedule RI, item 1.d.(3))		4507				M.4
5. Number of full-time equivalent employees at end of current period (round to nearest				Numbe	r	
whole number)		4150				M.5
6. Not applicable			a a g		$\mathcal{T}_{\mathcal{T}} = \mathcal{T}_{\mathcal{T}}$	
7. If the reporting bank has restated its balance sheet as a result of applying push dow	n RIAD	cc	YY	MM	DD	
accounting this calendar year, report the date of the bank's acquisition		5				M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memor	andum					
items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by bank						
reported average trading assets (Schedule RC-K, item 7) of \$2 million or more						_
quarter of the preceding calendar year.):	,	RIAD	Bil	Mil	Thou	
a Interest rate exposures		8757				1 м 8

	quality of the preceding calendar year.	<u> </u>		<u> </u>		
	a. Interest rate exposures	8757				M.8.a.
	b. Foreign exchange exposures	8758				M.8.b.
	c. Equity security and index exposures	8759				M.8.c.
	d. Commodity and other exposures	8760				M.8.d.
	e. Credit exposures	F186				M.8.e.
9.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit		\mathcal{A}			
	exposures held outside the trading account:		S an in		38 S	
	a. Net gains (losses) on credit derivatives held for trading	C889				M.9.a.
	b. Net gains (losses) on credit derivatives held for purposes other than trading	C890				M.9.b.
10	Credit losses on derivatives (see instructions)	A251				M.10.
11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes	RIAD	Yes	S. 3	No	
	for the current tax year?	A530		1.13		M.11.
	,					
Me	morandum item 12 is to be completed by banks that are required to complete Schedule		Year-t	o-date		
	C-C, part I, Memorandum items 8.b and 8.c.	RIAD	Bil	Mil	Thou	
12	. Noncash income from negative amortization on closed-end loans secured by 1-4 family				<u> </u>	
	residential properties (included in Schedule RI, item 1.a.(1)(a)(1))	F228				M.12.
Ме	morandum item 13 is to be completed by banks that have elected to account for assets			.		
an	d liabilities under a fair value option.					
	Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair		이 있다. 1980년 4		С.	
	value under a fair value option:	and the second s				
	a. Net gains (losses) on assets	F551				M.13.a.
	(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific				1917 - 1918 Selon States	
	credit risk	F552				M.13.a.(1)
	b. Net gains (losses) on liabilities	F553	1			M.13.b.
	(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-			- Alto		
	specific credit risk	F554		T		M.13.b.(1)
			<u> </u>			

^{*} For example, a bank acquired on March 1, 2008, would report 20080301.

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

Bank Schedule RI-A—Changes in Equity Capital

nd	icate decreases and losses in parentheses.	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
	bank	8		 	IVIN		Ľ
1.	Total equity capital most recently reported for the December 31, 2		1. A.	<u> </u>			
	and Income (i.e., after adjustments from amended Reports of Inco	ome)	3217			145700 Barrison	1.
2.	Restatements due to corrections of material accounting errors and	d changes in	1.1.18			Ster.	
	accounting principles*		B507				2.
3.	Balance end of previous calendar year as restated (sum of items		B508				3.
	Net income (loss) (must equal Schedule RI, item 12)-14)		4340				4.
	Sale, conversion, acquisition, or retirement of capital stock, net (e		1.00	$\{ , \tau \}$		5.545.20	
	transactions)		B509				5.
6.	Treasury stock transactions, net		B510				6.
	Changes incident to business combinations, net		4356				7.
	LESS: Cash dividends declared on preferred stock						8.
	LESS: Cash dividends declared on common stock						9.
	Other comprehensive income ¹		B511				10.
	Other transactions with parent holding company* (not included in		4415				11.
	Total)equity capital end of current period (sum of items 3 through						
	Schedule RC, item 281.2.7.4.)		3210				12.
	-bank		· •	·			

* Describe on Schedule RI-E-Explanations.

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

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

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

Part I includes charge-offs and recoveries through (Column A) (Column B) the allocated transfer risk reserve. Charge-offs ¹ Recoveries Calendar year-to-date Calendar year-to-date									
Dollar Amounts in Thousands	RIAD	Bil		Thou	1	-date Bil	Mil	Thou	
 Loans secured by real estate: a. Construction, land development, and other land loans in domestic offices: 		4							
(1) 1–4 family residential construction loans	C891		Ī		C892		[1.a.(1)
(2) Other construction loans and all land development and other		100	. F.)						
land loans					C894				1.a.(2)
b. Secured by farmland in domestic offices	3584		-	100 - 20 - 20 - 20 - 20 - 20 - 20 - 20 -	3585				1.b.
 c. Secured by 1–4 family residential properties in domestic offices: (1) Revolving, open-end loans secured by 1–4 family residential 	<u>а</u> .			Arter Astron					
properties and extended under lines of credit	5411				5412				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:	198								
(a) Secured by first liens	. C234				C217				1.c.(2)(a)
(b) Secured by junior liens	. C235		<u> </u>		C218	a chur ce ce chu		21 ALC 1 81 1 1	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic			<u>.</u>						
offices	. 3588		Ļ	1	3589		WELL TO A		1.d.
 e. Secured by nonfarm nonresidential properties in domestic offices: (1) Loans secured by owner-occupied nonfarm nonresidential 				Ċ.					
properties	C895				C896				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	_ C897				C898				1.e.(2)
f. In foreign offices	. B512				B513		<u> </u>	<u> </u>	1.f.
2. Loans to depository institutions and acceptances of other banks:		1	<u></u>	- <u>(</u>		1917. (1917. 1919.		ter star i t	
a. To U.S. banks and other U.S. depository institutions	. 4653	ļ			4663		_		2.a.
b. To foreign banks	. 4654			<u> </u>	4664				2.b.
3. Loans to finance agricultural production and other loans to farmers	. 4655			<u> </u>	4665	L] 3.

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

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Calendar year-to-date

Schedule RI-B---Continued

Part I. Continued		•	mn A) e-offs			•	mn B) veries		
					ear-to				
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
4. Commercial and industrial loans:		\dot{z}					W. Yang		
a. To U.S. addressees (domicile)	4645				4617				4.
b. To non-U.S. addressees (domicile)	1010				4618				4.
5. Loans to individuals for household, family, and other personal									
expenditures:	B514		(4) (3) (4) (2) 	Services	B515	I	And Contract of	274 C S	
a. Credit cards	. 5314	all a state	1217. Sec.			t far sint a	10.50	10-01 (A.	5.
 b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) 	B516				B517				5.
6. Loans to foreign governments and official institutions	1 4640				4627				6.
7. All other loans	4044				4628		1		7.
8. Lease financing receivables:			(x, y)	1	12				
a. Leases to individuals for household, family, and other personal			44			30	4		
expenditures	F185				F187				8
b. All other leases					F188				8
9. Total (sum of items 1 through 8)	14005				4605				9

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

3. Not applicable

Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions,

have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of

the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)

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

Schedule RI-B—Continued

FFIEC 031 Page RI-6

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Balance most recently reported for the December 31, 2007, Reports of Condition	Tana		in e Viki	~ 21
and Income (i.e., after adjustments from amended Reports of Income)	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, above less Schedule RI-B,		<u>(</u>		
part II, item 4)	C079			
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523			
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	1 4000			
6. Adjustments* (see instructions for this schedule)	C233			
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4)			1.6	202.4
(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			1	Iм
Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions,		1. TA .	e Turne		
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.					
 Separate valuation allowance for uncollectible retail credit card fees and finance charges 	C389		Τ		l N
 Separate valuation allowance for loan and lease losses attributable to retail credit card fees and finance Amount of allowance for loan and lease losses attributable to retail credit card fees and finance 		249		$\frac{1}{2}$	
charges	C390] _М
Memorandum item 4 is to be completed by all banks.	15.87.5				
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in			20		
accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7,		1.384			
above)	. C781				۱N

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-1	o-date)	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Total interest income in foreign offices	C899				
2. Total interest expense in foreign offices	C900				
3. Provision for loan and lease losses in foreign offices	C901				:
4. Noninterest income in foreign offices:	Sign .	λ_2, γ		1.1	
a. Trading revenue	C902				4
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903				
c. Net securitization income	C904				
d. Other noninterest income	C905				
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	C906				
6. Total noninterest expense in foreign offices	1				
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect				n. Ne	
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					
10. Net income attributable to foreign offices before internal allocations of income and expense					
(item 1 plus or minus items 2 through 9)	C911				1
11. Internal allocations of income and expense applicable to foreign offices] 1
12. Eliminations arising from the consolidation of foreign offices with domestic offices	· · ·				1
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12)	1				1

10

11

Schedule RI-E—Explanations

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

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

.

		Year-t	o-date
Dollar Amounts in Thousan	dis _{RIAD}	Bil	Mil Th
. Other noninterest income (from Schedule RI, item 5.I)			
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item	5.1:		17 - D - D
a. Income and fees from the printing and sale of checks	C013	ļ	
b. Earnings on/increase in value of cash surrender value of life insurance	C014	 	
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		
g. Bank card and credit card interchange fees	F555		
h. TEXT 4461	4461		
i. TEXT 4462	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 3	′.d:		調整の
a. Data processing expenses	C017		
b. Advertising and marketing expenses	0497		
c. Directors' fees	4136		
d. Printing, stationery, and supplies	C018		
e. Postage	8403	L	
f. Legal fees and expenses	4141		
g. FDIC deposit insurance assessments	4146		
h. Accounting and auditing expenses	F556		
i. Consulting and advisory expenses	F557	L	
j. Automated teller machine (ATM) and interchange expenses	F558		
k. Telecommunications expenses	F559		
I. TEXT 4464	4464		
m. 4467	4467		
n	4468		
E. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI	, 45	1 4.5	全型语言
item 11) (itemize and describe all extraordinary items and other adjustments):	6. 10.15	(** ¹ *8 2.)	
a. (1) 4469	4469		
(2) Applicable income tax effect	CO. 900021-0011-0	<u> 1966 (</u>	
b. (1) 4487	4487		7. 2013/2011 - 12 12.
(2) Applicable income tax effect	0 * *: *A 30 PP 10.1.4	T	
C. (1) [127]	4489		
(2) Applicable income tax effect	2.12	$V_{i}^{\lambda}(g_{i}^{2})$	

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Schedule RI-E—Continued

TEXT		Year-to-date						
Dollar Amounts in Thousand	IS RIAD	Bil	Mil	Thou				
4. Restatements due to corrections of material accounting errors and changes in accounting								
principles (from Schedule RI-A, item 2) (itemize and describe all restatements): a.) Cumulative effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option	- F 465	852	xxxxx		4.a.			
b. TEXT B527	B527	'			4.b.			
5. Other transactions with parent holding company (from Schedule RI-A, item 11)								
(ite <u>mize</u> and describe all such transactions): a. TEXT 4499	4498		57.0V		5.a.			
b. TEXT 4499	4499				5.b.			
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B,								
part II, item 6) (itemize and describe all adjustments): a. TEXT	4521				6.a.			
b. 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):		1 Yes	10.02					

	RIAD	Yes	No		
Comments?	4769			7	•

Other explanations (please type or print clearly): (TEXT 4789)

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Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2008 December 31, 2009

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

Schedule RC—Balance Sheet

Dollar Amounts in Thous	sands	RCFD	Tril	Bil	Mil	Thou	
ASSETS							
1. Cash and balances due from depository institutions (from Schedule RC-A):					10 () () () ()	1.80	,
a. Noninterest-bearing balances and currency and coin ¹		0081					1.
b. Interest-bearing balances ²		0071					1
2. Securities:				Q. 197			
a. Held-to-maturity securities (from Schedule RC-B, column A)		1754					2
b. Available-for-sale securities (from Schedule RC-B, column D)		1773					2
3. Federal funds sold and securities purchased under agreements to resell:						19 T	
a. Federal funds sold in domestic offices	RCON	B987					3
b. Securities purchased under agreements to resell ³	RCFD	B989					3
4. Loans and lease financing receivables (from Schedule RC-C):		RCFD					
a. Loans and leases held for sale		5369					4
b. Loans and leases, net of unearned income B528			法定			40 P.	4
c. LESS: Allowance for loan and lease losses 3123		1			1.) 1. 1. 1. 1.	298 F	4
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)		B529					4
5. Trading assets (from Schedule RC-D)		3545					5
6. Premises and fixed assets (including capitalized leases)		2145					6
7. Other real estate owned (from Schedule RC-M)		2150					7
8. Investments in unconsolidated subsidiaries and associated companies			40.05	Sec.	1	and the second	
(from Schedule RC-M)		2130					8
O. Not applicable INSERT E		4	and the second s	1		1.1	
10. Intangible assets:		3 B.	2. KS 4. S				
a. Goodwill		3163					10
b. Other intangible assets (from Schedule RC-M)		0426					10
11. Other assets (from Schedule RC-F)		2160					11
12. Total assets (sum of items 1 through 11)		2170					12

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

² Includes time certificates of deposit not held for trading.

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

INSERT E – FFIEC 031

9.	Direct and indirect investments in real estate ventures	XXXX		

14

Schedule RC—Continued

		Dollar Am	ounts in	Thousands		Tril	Bil	Mil	Thou	
LIABILITIES					1.		6 31 AG		1	
13. Deposits:									12.14	
a. In domestic offices (sum of totals of columns	A and C from	Schedule	RC-E,		RCON	8		<u>t 32</u>		
part I)					2200					13.a
(1) Noninterest-bearing ¹	RCON	6631			RE.	124			1.4	13.a.(1
(2) Interest-bearing	RCON	6636				$\mathcal{A}_{\mathcal{A}}$		1.17	1.5	13.a.(2
b. In foreign offices, Edge and Agreement subsi	diaries, and IE	BFs			RCFN	140	1			
(from Schedule RC-E, part II)					2200		- an a tampican star			13.b.
(1) Noninterest-bearing	RCFN	6631								13.b.(1
(2) Interest-bearing	RCFN	6636							100	13.b.(2
14. Federal funds purchased and securities sold un	der agreemen	ts to repu	chase:							
a. Federal funds purchased in domestic offices	2			RCON						14.a.
p. Securities sold under agreements to repurchase ³										14.b.
Trading liabilities (from Schedule RC-D)									and a second where	15.
6. Other borrowed money (includes mortgage indebtedness and obligations under							1.5.1			
capitalized leases) (from Schedule RC-M)										16.
17. and 18. Not applicable										
19. Subordinated notes and debentures ⁴					3200					19.
20. Other liabilities (from Schedule RC-G)					2930			ļ		20.
21. Total liabilities (sum of items 13 through 20)	<u></u>				2948					21.
22. Minority interest in consolidated subsidiaries					3000					22.
EQUITY CAPITAL							et.27	2.45		(
23. Perpetual preferred stock and related surplus					3838					23.
24. Common stock				·····	3230					24.
					3839					25.
	urplus (exclude all surplus related to preferred stock)									26.a.
b. Accumulated other comprehensive income ⁵ .					B530					26.b.
27. Other equity capital components6					A130					27.
28. Total equity capital (sum of items 23 through 27					3210					28.
29 Total liabilities, minority interest, and equity capi					3300					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			1
most comprehensive level of auditing work performed for the bank by independent external	RCFD	Number	
auditors as of any date during 2007.	6724		M.1.

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

Replace with INSERT B

- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

INSERT C

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

INSERT B – FFIEC 031

22. Not applicable

EQUITY CAPITAL

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

INSERT C – FFIEC 031

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

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

Exclude assets held for trading.

		Conso	mn A) Iidate Ink						
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin	0022	2 (1997) 1997 - Maria (1997) 1997 - Maria (1997)							1.
 a. Cash items in process of collection and unposted debits b. Currency and coin 	No. O Store Contact 22.				0020 0080				1.a. 1.b.
 2. Balances due from depository institutions in the U.S a. U.S. branches and agencies of foreign banks (including their IBFs) b. Other commercial banks in the U.S. and other depository institutions in 	0083				0082		d		2. 2.a.
 the U.S. (including their IBFs) 3. Balances due from banks in foreign countries and foreign central banks a. Foreign branches of other U.S. banks 	0073		33 - A2 -		0070		6-10.0/9		2.b. 3. 3.a.
 b. Other banks in foreign countries and foreign central banks 4. Balances due from Federal Reserve Banks 	0074 0090				0090				3.b. 4.
 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	P.4. (177)			5.

Schedule RC-B—Securities

Exclude assets held for trading.

		Held-to-maturity								Available-for-sale									
	(Column A) Amortized Cost					(Column B) Fair Value				•	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						
2. U.S. Government agency obligations (exclude												ŔÇ.							
mortgage-backed securities):		- 16. Al		1997 1997 1997		È.			1997) 1997 - 1997 1997 - 1997										
a. Issued by U.S. Gov-				631210	r ≥s,	and se		e Contra			$\mathbf{x} \in \mathcal{X}$		$\mathcal{Y}_{\mathcal{C}}$						
ernment agencies ¹	1289				1290				1291				1293						
b. Issued by U.S. Government-																			
sponsored agencies ²	1294				1295				1297				1298						
3. Securities issued by states and political		4 . E S	n a An							i ji	1 () ()				9 				
subdivisions in the U.S	8496			l i	8497				8498				8499						

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.

16

Schedule RC-B—Continued

0	4 INCERT F	Held-to-maturity								Available-for-sale							
Kej	place with INSERT F		lumn A			•	mn B)				mn C)			•	ımn D)		
/			ized C	-		Fair	Value			ortiz	ed Co	ost		Fair	Value		
Dolla	r Amounts in Thousands	RCFD Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
4. N	lortgage-backed		Lingthi	$<$ $< 10^{\circ}$			$\leq 2^{-1}$		and the				22.5	64.5	1.1.20		
s	ecurities (MBS):						84 A.		14.25万								
a	. Pass-through	ALC: NO		法必须		$1 < \frac{1}{2}$				Sec.				dm' c		12 . (č.) Sector	
٦	securities:					¥.,										and K	
	(1) Guaranteed by			1.								en e	影響線				
	GNMA	1698			1699				1701			\square	1702				4.a.(*
	(2) Issued by FNMA	54 - Se - H														$r \in \mathcal{A}$	
	and FHLMC	1703			1705				1706				1707				4.a.(2
	(3) Other pass-		4 5 4 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4 1 4							an a							
	through securities.	1709		1	1710				1711	,			1713				4.a.(
l b	o. Other mortgage-						and Thereich	in post						99 - E	e estat e		· `
	backed securities																
	(include CMOs,																
	REMICs, and stripped						清 八		1 CAR								
	MBS):			Çi de Ç					E.								
	(1) Issued or guar-										(1, k)						
1	anteed by FNMA,			S 247				$\{i_{i,j},i_{j,j}\}$	8. Store	а.	(and the second			
1	FHLMC, or GNMA	1714		Τ /	1715				4716	000200000	2014 F	2015-00986890	1717		T		4.b.(*
	(2) Collateralized by														2. A. J		4.0.(
	MBS issued or	1. A. 168								la. Ma							
			化化物						i content								
	guaranteed by			1.00		B.C.			The Sec				$\{0,2\}, A$				
1	FNMA, FHLMC,	1718		<u> </u>	1719		NGOR-SS 		1731			N. A. M.	NZ32	27.24 × 2.5		21424232	4.5.11
	or GNMA			the section of the	1719	2. A 944	i Supersident	- En la tradición		des des tr			122		- 19-9-1-123	4. 195	4.b.(2
1 I	(3) All other	利益的人。	開本 (人)		15 A.		波學										
	mortgage-backed	4700	<u>1997 († 1984)</u> 	1	1734	994 <u>- 1997</u> 	1	12703-055	1735	N.C. 1974			1736	NO. OF S	\sim		
L.	securities	1733			1/34	L 1978-197	L Validation (C)	disetter e	1735	19 1 9	Man(192)	18.1.76.29		200 VO-01			4.b.(
	sset-backed securities		<u>1009-2016</u>	<u></u>	0000	7. A.	(447-94))) 	Martha av		t Willie	No. 10 Here			Sector 1			
· · · · · ·	ABS)	C026	5.5.994	ALC & LOUGH	C988			CHANNES S	C989	19493 T. S. J. S.			C027				5. \
	Other debt securities:		6 A .			1.4.13	Sec.		C. 3				8 d.	Setti-	2 会社		
a	a. Other domestic debt	1435年後後月時	<u> 1976 - 1</u>	<u>(第</u> 1372)(2) 1		<u>001000</u> 1	 T	in Kang Singh T		S. 1. 3	i jet de la constantion l	<u>14, 800 -</u> T	194571526	85878. I	<u>6</u> 202/00	和中华时候	
	securities	1737		1	1738				1739	569.783.6		ale the last of	1741	ist i	1	 :::::::::::::::::::::::::::::::::::	6.a.
t	o. Foreign debt		36 X 1.	New Port		Y	55786 T	1999) T	1	N. 200 - 5	F.W W.S	<u>i Cix</u>	1823	CONTRACTOR OF CALLS	<u>1875-7975)</u> 1	n New State T	
	securities	1742	0465 (5.5.7.97)		1743	Contraction of	L Elegador B	STATIS AND	1744	118 11 (2) (A) (2)			1746	Salettie Sale	References	1222-226	6.b.
	nvestments in mutual	的行行者"。				19			6	Q.e.		n de se		. A	1.1 \sim		
	unds and other equity	Set						Sag 1			1 A - A		10		$\hat{X} \in \mathbb{R}^{d}$	li i je ko	
	ecurities with readily								1.10	-1889 1	网络		1289/0		R.995.704		l _
	leterminable fair values ^{1.}	计图题的		学生教	[23]				A510	1710-221-2014	an Martin a		A511	and a concept	Station Comments	Nessin here	7.
8. T	otal (sum of items 1	[2]得得了							1380	「特許		$\mathcal{F}_{\mathbf{k}}$		3. A.			
t	hrough 7) (total of	Star Star								刻歌							1
c	olumn A must equal		8. P.M.				- 18 in- 18 i	et le			4 in 21						1
	Schedule RC, item 2.a)											4 - 1	18			112	
	total of column D must			Ne T													
	equal Schedule RC,		251 (B)	(III)		ং ট্রা প			1-13		化成素					163	
	tem 2.b)	1754			1771				1772				1773				8.

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

INSERT F – FFIEC 031

4. Mortgage-backed securities (MBS): a. Residential mortga pass-through securities: (1) Guaranteed by GNMA (2) Issued by FNM and FHLMC (3) Other pass-thro securities b. Other residential mortgage-backed securities (include CMOs, REMICs, a stripped MBS): (1) Issued or guaranteed by FNMA, FHLMC GNMA (2) Collateralized b MBS issued or guaranteed by FNMA, FHLMC GNMA (3) All other reside MBS c. Commercial MBS: (1) Commercial mortgage pass through securit (2) Other commercial MBS 5. Asset-backed securi and structured finance products: a. Asset-backed securities (ABS) b. Structured financia products: (1) Cash (2) Synthetic (3) Hybrid

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or																
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or																
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	XXXX	1			xxxx				XXXX				XXXX			

Schedule RC-B—Continued

Memoranda Dallar Amounto in Thousando		·			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Pledged securities ¹	0416		AND 10 10 10 10 10 10	(v))	M.1.
 Maturity and repricing data for debt securities^{1, 2} (excluding those in nonaccrual status): 		$\phi = \phi$	$M_{\rm eff}^{\rm eff}$	n Sir	
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political	6.9.8		41.54	1.24	
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through	364	$\mathcal{T}_{\mathcal{T}}$	der 1		1
securities other than those backed by closed-end first lien 1-4 family residential mortgages				144	
with a remaining maturity or next repricing date of: 3, 4			14 A.		
(1) Three months or less	A549				M.2.a.(1)
(2) Over three months through 12 months					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					M.2.a.(5)
(6) Over 15 years	A554	NO 101 JEAN LANDING	New The States Service		M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential					
mortgages with a remaining maturity or next repricing date of: 3, 5			1.00	list.	
(1) Three months or less	A555				M.2.b.(1)
(2) Over three months through 12 months					M.2.b.(2)
(3) Over one year through three years	A557				M.2.b.(3)
(4) Over three years through five years	A558				M.2.b.(4)
(5) Over five years through 15 years	A559				M.2.b.(5)
(6) Over 15 years	A560				M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude		秋林			
mortgage pass-through securities) with an expected average life of: 6				被建筑	
(1) Three years or less	A561				M.2.c.(1)
(2) Over three years	A562				M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in		13 m (1	. P.		
Memorandum items 2.a through 2.c above)	A248				M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading	A.M.	(1) (1)	9 5	1.22	
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	The second	秋市	\mathbb{C}		
Schedule RC-B, items 2, 3, 5, and 6):	12.5	(1)			
a. Amortized cost	. 8782				M.4.a.
b. Fair value	. 8783				M.4.b.

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

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

FFIEC 031 Page RC-5



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

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

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

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

Schedule RC-B—Continued

Memoranda—Continued

Image: Note of the constraint of th	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item (5, 5, e): a. Credit card B838 B839 B840 B841 B841 a. Credit card receivables B838 B839 B840 B841 B845 b. Home equity lines B842 B843 B844 B845 B849 c. Automobile loans B846 B847 B848 B849 E849	
(ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item b ; 5 . q .); a. Credit card receivables b. Home equity lines B838 B839 B840 B841	u
must equal Schedule RC-B, item 3; 5.a); a. Credit card B838 receivables B838 b. Home equity lines B842 c. Automobile loans B846	
receivables B838 B839 B840 B841 b. Home equity lines B842 B843 B844 B845 c. Automobile loans B846 B847 B848 B849	
b. Home equity lines B842 B843 B844 B845 c. Automobile loans B846 B847 B848 B849	<u>6</u>
b. Home equity ines Box Box Bata Bata c. Automobile loans B846 B847 B848 B849	
	_ №
	_ №
d. Other consumer loans 8850 8851 8851 8852 8853 8853	M
e. Commercial and	<u>89</u>
industrial loans	_ м
f. Other B858 B859 B860 B861 B861	_ М

[&]quot;The #1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

INSERT G – FFIEC 031

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

, in,										
	xxxx		XXXXX			XXXX		XXXX		
ent										
ar	XXXX		 XXXX		 	xxxx	 	 XXXX		
al	XXXX	 	 XXXX		 	XXXX	 	XXXXX		
	XXXX		xxxx	1		xxxx		 xxxx		
al										
s	XXXX		 XXXX			XXXX		 XXXXX		
	xxxx		 xxxx			xxxx		xxxx		
	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.

		Conso	imn A) blidate ank			Dom	mn B) lestic ices		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate	1410	1210-5707.65	1000 States						1.
a. Construction, land development, and other land loans:						28 B.J			
(1) 1–4 family residential construction loans					F158		2011 (Sec. 1922) 4 10	- 747- 052-21985	1.a.(1)
(2) Other construction loans and all land development and other							S. Station		
land loans					F159	n an	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1		1.a.(2)
 b. Secured by farmland (including farm residential and other 									
improvements)					1420	97. A. S. S.	2179 (N. 568) (M. 67	1988 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 - 1998 -	1.b.
c. Secured by 1–4 family residential properties:						5. A.			
Revolving, open-end loans secured by 1–4 family residential							855224 T		
properties and extended under lines of credit	1997 - 1997 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 -				1797	10,00 ⁻¹⁰ 0042578.0			1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							i i ai		
(a) Secured by first liens					5367			<u> </u>	1.c.(2)(a)
(b) Secured by junior liens					5368	 	Į	 	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties				a na ang a	1460		 	20032020	1.d.
 Secured by nonfarm nonresidential properties: 						40			1.e.
(1) Loans secured by owner-occupied nonfarm nonresidential					a star a star and mailtean a star	A sugar to the second			
properties					F160	ļ	<u> </u>		1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			は変も		F161			CONTRACTORY -	1.e.(2)
Loans to depository institutions and acceptances of other banks:	385					4.01.1			
a. To commercial banks in the U.S		S S A			B531	1 martin dan d	Sector and a		2.a.
(1) To U.S. branches and agencies of foreign banks	B532						10		2.a.(1)
(2) To other commercial banks in the U.S.	B533			<u> </u>		49.5 a off	10.525	11.578 F.S.	2.a.(2)
b. To other depository institutions in the U.S.	B534	5	1.00 A 200	nasing stands	B534			+	2.b.
c. To banks in foreign countries			1. 3 and	Art with 1	B535		State of the State	100002000	2.c.
(1) To foreign branches of other U.S. banks	B536						22 - F	Sec. 1	2.c.(1)
(2) To other banks in foreign countries	B537				1.00	i <u>s can se</u> T	<u> () () () () () () () () () () () () () </u>		2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	1590	1. 1 8 4 1 1		en 1996 de la	1590	0.0000	a	and the second	3.
4. Commercial and industrial loans:		1000	<u></u>	5-0-5- 7 	4700	1997	$\frac{1}{1}$	99.2° % #**	
a. To U.S. addressees (domicile)	1763			-	1763		<u>+</u>		4.a.
b. To non-U.S. addressees (domicile)	1764		L. NAT OF	Citation State	1764	 	neveraci	8	4.b.
5. Not applicable	4.200	. *	14						
6. Loans to individuals for household, family, and other personal		2 1 # 1					a an a'		
expenditures (i.e., consumer loans) (includes purchased paper):		hi ⁿ tilati	$\frac{1}{1}$	<u>eri kuri</u> T	0.000	1	S S 2 (2). 		•
a. Credit cards					B538	1		+	6.a.
b. Other revolving credit plans	B539	(Participation)			B539			1	6.b.
c. Other consumer loans (includes single payment, installment, and all			<u>NY Sata</u>			T			_
student loans)	2011	1798 (MAR)	Cards and a	CN DECISION	2011		31 S. M. C.	3	6.c.
7. Loans to foreign governments and official institutions (including foreign			े दुई के तु न	<u>)それが増</u> 1	1	1	2012) T		_
central banks)	2081	eke bara	1	1 South and	2081		1 - 96 - 1	7940 8	7.
8. Obligations (other than securities and leases) of states and political	10 . N			<u>後送税税</u> 1			<u>45556</u> 1	<u>e 30 666</u>	
subdivisions in the U.S.			<u> </u>		2107	44,533,218			8.
9. Other loans	1563		1	্র তথ্যসংগ্রহণ					9.
a. Loans for purchasing or carrying securities (secured and unsecured)		nguj ™gr			1545				9.a.
b. All other loans (exclude consumer loans)			01142		1564			1	9.b.



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Schedule RC-C—Continued

Part I. Continued		Consc	mn A blidate ank			Dom	mn B) nestic ices)	
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou]
10. Lease financing receivables (net of unearned income)		ale e d		18. A. A.	2165				10.
a. Leases to individuals for household, family, and other personal		99 E.	* 4						
expenditures (i.e., consumer leases)	F162					1 4			10.a
b. All other leases	F163				19.00		38 W		10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123				2123				11.
12. Total loans and leases, net of unearned income (sum of items 1		1.	с, Ф,		1.10				
through 10 minus item 11) (total of column A must equal					1. 15	人的	der i		
Schedule RC, sum of items 4.a and 4.b)	2122				2122				12.

Memoranda			1		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in	2 BAL	14	1.1	科学生	
Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N,	de la	day the			
Memorandum item 1):		(10 1		1. 1. 1.	
a. Loans secured by 1-4 family residential properties in domestic offices	F576				M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other			472		
personal expenditures)	1616				M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):		Quer d	e Pete		
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices				32	
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or		$\langle \cdot \rangle_{h}$	ades,		
next repricing date of: 1,2	RCON				
(1) Three months or less	A564				M.2.a.(1)
(2) Over three months through 12 months	A565				M.2.a.(2)
(3) Over one year through three years	A566				M.2.a.(3)
(4) Over three years through five years	A567				M.2.a.(4)
(5) Over five years through 15 years	A568	<u> </u>			M.2.a.(5)
(6) Over 15 years	A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)	and a second s	া হা সাক্ষ্যার	an a	Carlos V.	
EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties					
in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a	L and				
remaining maturity or next repricing date of: 1.3	RCFD		0.5%		
(1) Three months or less	A570				M.2.b.(1)
(2) Over three months through 12 months	A571	ļ			M.2.b.(2)
(3) Over one year through three years	A572				M.2.b.(3)
(4) Over three years through five years	A573				M.2.b.(4)
(5) Over five years through 15 years	A574				M.2.b.(5)
(6) Over 15 years	A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)		73297 7297	n i Silje		
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities				4.00	
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A ⁴	2746				M.3.

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

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

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

M.10.a.

M.10.a.(1)

M.10.a.(2)

M.10.a.(3)(a)

M.10.a.(3)(b)(1

M.10.a.(3)(b)(2

Schedule RC-C-Continued

Part I. Continued

Memoranda—Continued	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
4. Adjustable rate closed-end loans secured by first liens on 1-4 far	nily residential properties in			and and a	4. A. 1721	
domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(i		5370				M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile)	(included in Schedule RC-C,	RCFD	\mathcal{A}		$F = \frac{1}{2} \frac{1}{2} \frac{1}{2}$	
part I, item 1, column A)		B837				M.5.
Memorandum item 6 is to be completed by banks that (1) together wi	ith affiliated institutions, have					
outstanding credit card receivables (as defined in the instructions) the	at exceed \$500 million as of the					
report date or (2) are credit card specialty banks as defined for Uniform	rm Bank Performance Report					
purposes.		1963 - 5				
6. Outstanding credit card fees and finance charges included in Sch	· · ·			64.6%		
item 6.a, column A		C391	ar e a ca		X. T. MARCH	M.6.
Memorandum item 7 is to be completed by all banks.					國際	
7. Purchased impaired loans held for investment accounted for in a	ccordance with AICPA	2.5				
Statement of Position 03-3 (exclude loans held for sale):		C779	ter i des		1012-10	
a. Outstanding balance		C779				M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 th	-		(Walter			M.7.b.
 Closed-end loans with negative amortization features secured by properties in demostic afficient. 	1-4 family residential					
properties in domestic offices: a. Total carrying amount of closed-end loans with negative amor	tization footuros oppurad					
by 1–4 family residential properties (included in Schedule RC-		RCON				
and (b))		F230				M.8.a.
Memorandum items 8.b and 8.c are to be completed by banks th						WI.O.a.
with negative amortization features secured by 1–4 family reside						
in Schedule RC-C, part I, Memorandum item 8.a) as of December						
the lesser of \$100 million or 5 percent of total loans and leases, r						
in domestic offices (as reported in Schedule RC-C, part I, item 12				9-16.		
b. Total maximum remaining amount of negative amortization co	· ·				2 - 3	
closed-end loans secured by 1-4 family residential properties	•••	F231				M.8.b.
c. Total amount of negative amortization on closed-end loans se			sn st			
residential properties included in the carrying amount reported						
above		F232				M.8.c.
9. Loans secured by 1-4 family residential properties in domes	tic offices in process of		1.14.23			
foreclosure (included in Schedule RC-C, part I, items 1.c.(1),	-	F577				M.9.

Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 (Column A) (Column B) Consolidated Domestic through 9, at fair value under a fair value option. Bank Offices **Dollar Amounts in Thousands** RCFD RCON Bil Mil Thou Bil Mil Thou 10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9): 101-4 F608 a. Loans secured by real estate F578 (1) Construction, land development, and other land loans..... (2) Secured by farmland (including farm residential and other F579 improvements)..... (3) Secured by 1-4 family residential properties: . Ann (a) Revolving, open-end loans secured by 1-4 family F580 residential properties and extended under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: F581 (1) Secured by first liens..... F582 (2) Secured by junior liens.....

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Schedule RC-C—Continued

Part I. Continued		Conso	imn A) olidate ank			Dom	mn B) nestic ices		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
 10. a. (4) Secured by multifamily (5 or more) residential properties	λų.				F583 F584				M.10.a.(4) M.10.a.(5)
b. Commercial and industrial loans	F585	SANG CONSIDE			F585				M.10.b.
 c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): 									W. 10.D.
(1) Credit cards	F586				F586				M.10.c.(1)
(2) Other revolving credit plans	F587	ten and a substantia for			F587				M.10.c.(2)
(3) Other consumer loans (includes single payment, installment,		ASA	Sec.		No who is a weat of the sound			17.75	
and all student loans)	F588		ļ		F588				M.10.c.(3)
d. Other loans	F589				F589		AND IN COMMENDED	17	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):									
a. Loans secured by real estate	F609							$\mathcal{O}_{\mathcal{O}}$	M.11.a.
(1) Construction, and land development, and other land loans				14. F	F590				M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					F591				M.11.a.(2)
 (3) Secured by 1–4 family residential properties: (a) Revolving, open-end loans secured by 1–4 family 									
residential properties and extended under lines of credit					F592	and white A final set in a			M.11.a.(3)(a)
 (b) Closed-end loans secured by 1–4 family residential properties: 									M. 11.a.(0)(a)
(1) Secured by first liens					F593				M.11.a.(3)(b)(
(2) Secured by junior liens	40.14	r sta	den de		F594				M.11.a.(3)(b)(
(4) Secured by multifamily (5 or more) residential properties	12.50		11 - A		F595				M.11.a.(4)
(5) Secured by nonfarm nonresidential properties	2014	1.00		S. A	F596				M.11.a.(5)
b. Commercial and industrial loans	F597				F597				M.11.b.
c. Loans to individuals for household, family, and other personal	自然的						$\sim 10^{-1}$	d se la	
expenditures (i.e., consumer loans) (includes purchased paper):	4.316	88 A.Z.	(43.) S	(H. 2014			2.00	$\langle \hat{g} \hat{f}_{i} \rangle$	
(1) Credit cards	F598				F598				M.11.c.(1)
(2) Other revolving credit plans	F599	1. AMO 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	12.880.00	Same Barris	F599	in weath of the second	Course Cheffic Co		M.11.c.(2)
(3) Other consumer loans (includes single payment, installment,	142.4	\$ 18 J	123.	\$ X \$		ile fine	eres a	<u>, de às</u>	
and all student loans)	F600		L		F600		 		M.11.c.(3)
d. Other loans	F601				F601				M.11.d.

INSERT D

INSERT H

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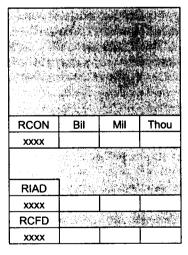
	1				Fair value of acquired loans and				(Column B) Gross contractual amounts receivable at acquisition date					nt e of h cted
12.	required of F inve bus acq	ins (not subject to the uirements of AICPA Statement Position 03-3) and leases held for estment that were acquired in iness combinations with 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			
	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			

INSERT H – FFIEC 031

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

Memorandum item 14 is to be completed by all banks.

14. Pledged loans and leases



Schedule RC-C—Continued

Part II, Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

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

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:
 - 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
 - offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.)....

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding
3. Number and amount currently outstanding of "Loans secured by	RCON	RCON Bil Mil Thou
nonfarm nonresidential properties" in domestic offices reported in		e vije in delegen
Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of		
items 3.a through 3.c must be less than or equal to Schedule RC-C,		
part I, sum of items 1.e.(1) and 1.e.(2), column B):		
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		
industrial loans to U.S. addressees" in domestic offices reported in		a set a trait of the
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

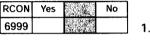
a."Loans secured by nonfarm nonresidential properties" in domestic

RCON 5562 by the number of loans should NOT exceed \$100,000.)..... b. "Commercial and industrial loans to U.S. addressees" in domestic 5563

Number of Loans

2.a.

2.b.





Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

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, divided by the number of loans should NOT exceed \$100,000.).....

	(Column A)	(Column B) Amount Currently	
Dollar Amounts in Thousands	Number of Loans	Outstanding	
7. Number and amount currently outstanding of "Loans secured by	RCON	RCON Bil Mil Tho	L
farmland (including farm residential and other improvements)" in			844 X 4
domestic offices reported in Schedule RC-C, part I, item 1.b,	Contraction and Contraction of the	CONTRACTOR AND A	84. 1
column B (sum of items 7.a through 7.c must be less than or equal to			é
Schedule RC-C, part I, item 1.b, column B):		A March 12 Beach	15.2 15.2 34
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			
agricultural production and other loans to farmers" in domestic offices		1225	
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,	the second second		
part I, item 3, column B):	and a start of the	Contraction of the	<u>81</u>
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.

6.a.

6.b.

FFIEC 031 Page RC-10b

5.

No

FFIEC 031 Page RC-11

23

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		Conso	ımn A) olidate ank			Dom	mn B) nestic ices		
Dollar Amounts in Thousands	RCFD	Bil	Mil		RCON	Bil	Mil	Thou	
SSETS	A.	c 4.	Rep.	1.19		- PN	2.184	120°	
1. U.S. Treasury securities	3531		ISACO AND AND AND		3531				1.
2. U.S. Government agency obligations (exclude mortgage-backed		Λ_{2}	<u>, 19</u>			Siles-			
securities)	3532				3532				2.
3. Securities issued by states and political subdivisions in the U.S.	3533	Surgering to a maria sea		1979, August 1980 - 147 - 1490 - 14	3533				3.
4. Mortgage-backed securities (MBS):						en de la l			
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or		i wan	A DE NA	i territe de la compañía de la comp Compañía de la compañía	<u> </u>			6. A. A. A.	
GNMA	3534			energia de tar	3534	1993 AND 497			4.a.\
b. Other mortgage-backed securities issued or guaranteed by FNMA,	30007	S. A.	20101			i si ji		1.98	
FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535		╄──		3535		<u> </u>		4.b.
c. All other mortgage-backed securities	3536				3536				4.c.
5. Other debt securities	3537	N. 484.91	19110	No. 19	3537	Figure a			5.
6. Loans:	5040	医 存的发	rhe start y T						
a. Loans secured by real estate	F610					關連改	eren: T	0964274 ⁹	6.a.
(1) Construction, land development, and other land loans					F604		f katilaan a		6.a.(1)
(2) Secured by farmland (including farm residential and other					FOOL	an la churche		14. J. J. S.	a (a)
improvements)			1.16		F605			105.1.C.5i	6.a.(2)
(3) Secured by 1–4 family residential properties:								48. retr	
(a) Revolving, open-end loans secured by 1–4 family					FOOD	18 C - 18 P	1.4	** ****	o (o)(
residential properties and extended under lines of credit				$b_{2,2}(z)$	F606	Star of	n hours an	Careby A	6.a.(3)(a
(b) Closed-end loans secured by 1–4 family residential							12.5章好		
properties:	. Ans				F007	in Mile in	525E97	100 - 1 1	o (o) (i)
(1) Secured by first liens	PD C 76-3 / 250				F607		1		6.a.(3)(b)
(2) Secured by junior liens			19 A	n an an Na an an	F611		· · ·		6.a.(3)(b)
(4) Secured by multifamily (5 or more) residential properties	A CONTRACT ON AN	2. S		1.14	F612				6.a.(4)
(5) Secured by nonfarm nonresidential properties	F614	tine (s	t in the second	終めた。2 	F613				6.a.(5)
b. Commercial and industrial loans	F014		- Mir State		F614		l Georgia	l Sectorial de	6.b.
c. Loans to individuals for household, family, and other personal	1 4 3 -				N 20 4 10 5	SALAST.			
expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards	F615	(1896) 	1	1	F615	Contraction of the second	GRAZIANUS T		6 . (1)
	F616		· · ·		F616				6.c.(1)
(2) Other revolving credit plans	FOIO S	L Karata		1		1982 N X	1 1925 - N	Regist	6.c.(2)
and all student loans)	F617	Nations 	n de la composition de	1	F617	<u>Circles</u>	isger (k. 40) ∏	<u>1,672,1734</u>	6 0 (2)
	F618			-	F618				6.c.(3)
d. Other loans 7.–8. Not applicable	1010		1	- Barriel	0741	4. 16	1 5 - 3 - 34	1.53.	6.d.
9. Other trading assets	3541	natio /1	<u> 는 는 것</u> 같 	<u>er 200</u> 3003	3541	er de la co	<u></u>	CONSULT:	9.
0. Not applicable			 		5541	(1993) (1993)	1 #1517		J.
1. Derivatives with a positive fair value	3543		1	1	3543	<u> </u>	owstatiege (c) 	2880235	11.
2. Total trading assets (sum of items 1 through 11) (total of column A must		1 1944 -	1. 238 28 20						11.
equal Schedule RC, item 5)	3545	803. S S S	1		3545		<u> </u>	<u>34.1.3756</u> . 	12.
	0040	l	1	1	10040		[1	12.
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
IABILITIES				-			(1.51a) (1.51a)		
3. a. Liability for short positions	3546	<u></u>	1		3546	<u> </u>	1		13.a.
b. Other trading liabilities	F624		1		F624		1		13.a. 13.b.
4. Derivatives with a negative fair value	3547		1	1	3547		1		13.0. 14.
5. Total trading liabilities (sum of items 13.a through 14) (total of column A				• 	eling) S				17.
must equal Schedule RC, item 15)	3548	<u>, , , , , , , , , , , , , , , , , , , </u>	T	T	3548		T		15.

INSERT I – FFIEC 031

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

24

Schedule RC-D-Continued

Memoranda		Conso	mn A) Iidateo ank	ł		(Colui Dom Offi	estic		i
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):									
a. Loans secured by real estate	F790	and the second states	anter for the se	1993 A. S.					M.1.a.
(1) Construction, land development, and other land loans					F625		C 53 PM 406 - 19	and the second second	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					F626				M.1.a.(2)
 (3) Secured by 1–4 family residential properties: (a) Revolving, open-end loans secured by 1–4 family 									•
residential properties and extended under lines of credit					F627				M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(1) Secured by first liens					F628				M.1.a.(3)(b)(1)
(2) Secured by junior liens			$\mathbb{P}_{\mathbb{P}_{p}}$		F629				M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties					F630				M.1.a.(4)
(5) Secured by nonfarm nonresidential properties					F631				M.1.a.(5)
b. Commercial and industrial loans	F632				F632				M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		32. 212		i stradit Second					
(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,			ALC: Y						
and all student loans)	F635				F635				M.1.c.(3)
d. Other loans	F636				F636				M.1.d.
2. Not applicable		92 Q	1.000		No. 1			6 . A	
. S. Loans measured at fair value that are past due 90 days or more		Sec. 1	1. 200	an a		968) -	$32^{1/2}$		2
a. Fair value	F639				F639				M. Š .a.
b. Unpaid principal balance	F640				F640				M. S .b.
INSERT J 5									2

INSERT J Memorandum items $\frac{3}{4}$ through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
A. Asset-backed securities:					
a. Residential mortgage-backed securities	E641				M.4
-bCommercial mortgage-backed securities	F642				M.4
α. ★ Credit card receivables					М. 4
۶, ظ Home equity lines					М.4
c. 💘 Automobile loans	I FOAR				M.4
d, % Other consumer loans	1 5040				M.4
e.g. Commercial and industrial loans	FC 47				M.4
f, k. Other	F648				M.4
5. Collateralized debt obligations:	Press Ster	Arres of the	WIELNIN.	<u></u>	
a. Synthetic	F649				M.5
b. Other	F650		<u> </u>		_M.5
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651		1		M.6

INSERT J – FFIEC 031

3.	Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):							
	a. Trust preferred securities issued by financial institutions	xxxx			xxxx			
	b. Trust preferred securities issued by real estate investment trusts	xxxx			xxxx			
	c. Corporate and similar loans	XXXX			XXXX			
	d. 1-4 family residential MBS issued or guaranteed by U.S. government- sponsored enterprises (GSEs)	xxxx			xxxx			
	e. 1-4 family residential MBS not issued or guaranteed by GSEs	xxxx			xxxx			
	f. Diversified (mixed) pools of structured financial products	xxxx			xxxx			
	g. Other collateral or reference assets	XXXX			XXXX	1-11-16 M-2 10-1		
4.	Pledged trading assets:						er i i i i i i i i i i i i i i i i i i i	
	a. Pledged securities	XXXX			XXXX			
	b. Pledged loans	XXXX			XXXX			
	D. FIEUyeu Ioans		11	L I	~~~~			[

Schedule RC-D—Continued

Memoranda-Continued

				1	1
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
7. Equity securities:			< 4	ar set i	
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,	in the	1.7	ЯX.,	- Jonda	
that are greater than \$25,000 and exceed 25% of the item):			12.19		
a. TEXT F855	F655				M.9.a.
b. F856	F656				M.9.b.
C. TEXT F657	F657	and the second re			M.9.c.
0. Other trading liabilities (itemize and describe amounts included in Schedule RC-D,			1.		
item 13.b, that are greater than \$25,000 and exceed 25% of the item):		2.0.6S			
a. TEXT F658	F658				M.10.a.
D. TEXT F659	F659				M.10.b.
C. TEXT F860	F660				M.10.c.

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Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

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

Memoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			2257	Т.	ĺ
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	3	$h_{\rm Yh}^{\rm As} <$	$\langle i \rangle \langle i \rangle$		Í.
(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		el hr i	64 F	Ø. H. H.	
retirement deposit accounts	2344				M.1.c.(2)
d. Maturity data for brokered deposits:			14	13z	
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity	1. 194	1	5.5		
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			$\{P_{i_i}\}_{i_i}$		
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.			14		
reported in item 3 above which are secured or collateralized as required under state law)	1.16		5 80 S	- <u>-</u>	
(to be completed for the December report only)	5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must	1 . A.	3 - S.U.		a star	
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)	1				M.2.a.(2)
b. Total time deposits of less than \$100,000					M.2.b.
c. Total time deposits of \$100,000 or more	2604				M.2.c.
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum					
item 2.c, "Total time deposits of \$100,000 or more," above	F233				M.2.c.(1)

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

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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}				
(1) Three months or less	A579			
(2) Over three months through 12 months	A580			
(3) Over one year through three years	A581			
(4) Over three years	A582			
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	A241		(* *). 	
Maturity and repricing data for time deposits of \$100,000 or more: a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: 1.4				
(1) Three months or less	. A584			
(2) Over three months through 12 months				
(3) Over one year through three years	A586			
(4) Over three years	A587			
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	. A242	- 1. ¹⁵ 0-5-		

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:			S. March	
 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	19			
J.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository B. B. B				
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)				
5. U.S. Government and states and political subdivisions in the U.S.				
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200			

Memorandum						
Dollar Amounts in Th	ousands	RCFN	Bit	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 ab	ove)	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.

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Schedule RC-F—Other Assets

Dollar	Amounts in Thousands	RCFD	Bil	Mil	Thou
1. Accrued interest receivable ¹		B556			1
2. Net deferred tax assets ²		2148			2
3. Interest-only strips receivable (not in the form of a security) ³ on:					
a. Mortgage loans		A519			3
b. Other financial assets	A520			3	
4. Equity securities that DO NOT have readily determinable fair values ⁴	1752			4	
5. Life insurance assets	C009			5	
6. All other assets (itemize and describe amounts greater than \$25,000 that			1.5		
this item)		2168			6
a. Prepaid expenses	2166				6
b. Repossessed personal property (including vehicles)	1578		5 12-13		6
c Derivatives with a positive fair value held for purposes other	aria di tang bar ang ba		輸入。		1.2
than trading	C010		$\mathbb{R}^{N_{1}}$	4.7.7	6
d. Retained interests in accrued interest receivable related to securitized	Arts Providence Constraints	の時代			
credit cards	C436				6
e. TEX1 3549	3549	1977年		这次	6
f. TEXT 3550	3550		282	19. 7	6
g. 3551	3551			he di	6
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)		2160			7

Schedule RC-G—Other Liabilities

D	ollar Amounts in Thou	usands	RCON	Bil	Mil	Thou
1. a. Interest accrued and unpaid on deposits in domestic offices 5			3645			
b. Other expenses accrued and unpaid (includes accrued income tax			RCFD	Miser	$\sum_{i=1}^{n} d_{i} d_{i}$	
payable)			3646			
2. Net deferred tax liabilities ²			3049			
3. Allowance for credit losses on off-balance sheet credit exposures			B557			
4. All other liabilities (itemize and describe amounts greater than \$25,00	this		Que Cha	Sp. Sp. A.		
item)		2938				
a. Accounts payable	3066					
b. Deferred compensation liabilities	C011		1997 - PR		$1 = 2k^2$	
c. Dividends declared but not yet payable	2932			\mathbf{h}_{i})	nizht i	
d. Derivatives with a negative fair value held for purposes other		6 7 3 4	(Car)	1971	(Dece	6
than trading	C012		a an			
e. TEXT	3552			深 的。	i di si	h in
f. TEXT 3553	3553			(1997) (1997)		
g. TEXT 3554	3554		NA S			
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930			

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

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

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

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

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

	Do	mesti	c Offic	ces l	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
. and 2. Not applicable				$Z/2\pi$	
Securities purchased under agreements to resell	B989				
Securities sold under agreements to repurchase	B995				4
. Other borrowed money	3190				
EITHER					
b. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163				
OR					
. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941				
. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and			c_{1}		
IBFs)	2192				
. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and		10.14		$\sim T_{\rm e}$	
IBFs)	3129				
Items 10–17, report the amortized (historical) cost of both held-to-maturity and vailable-for-sale securities in domestic offices.	1039 1041				1
. U.S. Government agency obligations (exclude mortgage-backed securities)	1041			$\left \cdots \right $	1
2. Securities issued by states and political subdivisions in the U.S.	SH10-72		art i	6812238-55	1
 Mortgage-backed securities (MBS): a. Pass-through securities: 					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043	100000			4
(2) Other pass-through securities	1043				1 1
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):		1900 B 28		10. 14Sec	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209	11-14-11-14-14		are 1999 (1997)	1
(2) All other mortgage-backed securities.			_		1
 Other domestic debt securities (include domestic asset-backed securities). 	1281			<u> </u>	1
5. Foreign debt securities (include foreign asset-backed securities)	1282				1
 Investments in mutual funds and other equity securities with readily determinable 	. A			2403 ·	•
fair values	A510				1
7. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities			19294		~
(sum of items 10 through 16)	1374	men for an and a share			1

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.

INSERT V – FFIEC 031

		tizèd (H	imn A) listorical turity 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): 						1447 m. 14 1447 m. 14 14 m. 14	a sik Asil				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	xxxx				xxxx						
(2) All other mortgage-backed securities	XXXX				XXXX						
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	xxxx				xxxx						
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	xxxx				xxxx						
16. Investments in mutual funds and other equity securities with readily determinable fair values					xxxx						
 Total held-to-maturity and available-for- sale securities (sum of items 10 through 16) 	xxxx				xxxx						

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Schedule RC-K—Quarterly Averages¹

Dollar Amounts in Thousa	r	RCFD		Bil	Mil	Thou	
ASSETS	Ś	• iž					
1. Interest-bearing balances due from depository institutions	•••••	3381					1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage-		1 K	in da	M	$a_{0} \in I$		
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	100 A	12.00	A.V.A		25.3		
the U.S.)	•••••	B560					4.
5. Federal funds sold and securities purchased under agreements to resell		3365					5.
6. Loans:	2					10,21	
a. Loans in domestic offices:		RCON					
(1) Total loans		3360			TANK THE CONTRACTOR		[′] 6.a.(1)
(2) Loans secured by real estate:		3.9%		nys-A			
(a) Loans secured by 1-4 family residential properties	···· · · · ·	3465		ļ			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	<u> </u>		ļ		6.a.(3)
(4) Commercial and industrial loans		3387					6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:	-		1	$\mathcal{J}_{\mathcal{J}}\mathcal{H}_{\mathcal{J}}$	6 (a. 1		
(a) Credit cards		B561					6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and	-		A NOT THE REAL POINT	4			
revolving credit plans other than credit cards)		B562				I	6.a.(5)(b)
b. Total loans in foreign onlocs, Eage and Agreement ouberalance, and ibrent mining	CFN		ļ		ļ		6.b.
	CFD						7.
8. Lease financing receivables (net of unearned income)	CFD	3484	<u> </u>				8.
9. Total assets ⁴	CFD	3368		2442220442002			9.
LIABILITIES		6.2			Sec.		
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts			<u>жх</u> .		Se R. G		
and telephone and preauthorized transfer accounts) (exclude demand deposits)		3485		1. 100 (MR + 1.07)			10.
11. Nontransaction accounts in domestic offices:			(A. 7. 187)	2.		1.15	
a. Savings deposits (includes MMDAs)	· · · · · · · · · · ·	B563		ļ			11.a
b. Time deposits of \$100,000 or more	· · · · · · · · · · ·	A514		<u> </u>			11.b
c. Time deposits of less than \$100,000		A529		ANY AND AND AND		AC 12 (10 PM) - 14 (11	11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries,							
	RCFN						12.
To: T cucial funds parchased and securities sold under ugreemente to reparentees minimum	RCFD	10000			0.0010.0100	No. A. S. Star	13.
	<u>11:52</u>	al se fan an ar ar ar	T COMPANY		<u> Kenne</u>		
capitalized leases)	RCFD	3355				<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.

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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.

		C	oilar A	moun	ts in T	housa	nds	RCFD Bil	Mil Thou	
1. Unused commitments:										
a. Revolving, open-end lines secured by 1-4 fami								3814		1.a.
lines b. Credit card lines							••••••	3815		1.a. 1.b.
 b. Credit card lines c. (1) Commitments to fund commercial real estat 							 ns		A	1.0.
c. (1) communents to fund commercial real estat secured by real estate:				1 00 00	opino		10			
(a) 1-4 family residential construction loan of	ommitme	nts						F164		1.c.(1)(a)
(b) Commercial real estate, other construction										
commitments								F165		1.c.(1)(b)
(2) Commitments to fund commercial real estat									<u> 2111 (228)</u>	
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 guarante	es			. 			3819	والمراجع والمراجع والمراجع والمراجع	2.
a. Amount of financial standby letters of credit cor	iveyed to a	others		3820				and the second second		2.a.
3. Performance standby letters of credit and foreign of	office guar	antees	••••••		······			3821		3.
a. Amount of performance standby letters of credi	t conveyed	d to othe	ers	3822						3.a.
4. Commercial and similar letters of credit	•••••	•••••	•••••			•••••	•••••	3411		4.
5. Not applicable										
6. Securities lent (including customers' securities len						agains	st			~
loss by the reporting bank)								3433		6.
- INSERT K Sold Protection -		olumn A) Iarantor			•	mn B) ficiary				
7. Credit derivatives: Purchased Protection				RCFD	Bil	Mil	Thou			
a. Notional amounts:	RCFD Bi	1 <u>Mil</u>	Thou	C969	Dit	14/11	mou			7.a.(1)
(1) Credit default swaps	C908			C903				Series 2	이 것 것 것	7.a.(2)
(2) Total return swaps	C970	-†		C973			<u> </u>			7.a.(3)
(3) Credit options	C974			C975				and the second sec		7.a.(4)
(4) Other credit derivativesb. Gross fair values:		10.03				ie sport				
(1) Gross positive fair value	C219			C221	and the April State of State	and a second day			د (م)، کند، ^ر مشت ر	7.b.(1)
(1) Gloss positive fair value	C220			C222	l					7.b.(2)
8. Spot foreign exchange contracts	·····							8765		8.
9. All other off-balance sheet liabilities (exclude deriv	vatives) (ite	emize a	nd des	cribe	each c	ompo	nent			
of this item over 25% of Schedule RC, item 28, "T	otal equity	capital"	')		<u></u>			. 3430		9.
a. Securities borrowed				3432						9.a.
b. Commitments to purchase when-issued securi	ties			3434						9.b.
c. Standby letters of credit issued by a Federal H	ome Loan	Bank o	n the	1.87.1. N 12	the second second second second					
bank's behalf				C978			ļ	Anti- anti-		9.c.
d. TEXT 3555				3555		<u> </u>				9.d.
e. TEXT 3556				3556		_	<u> </u>			9.e.
f. TEXT				3557			l			9.f.
10. All other off-balance sheet assets (exclude deriva	tives) (iten	nize and	desci	ribe ea	ich co	mpone	ent	5591	a (10
of this item over 25% of Schedule RC, item 28, "Total equity capital")										10.
a. Commitments to sell when-issued securities	-27.a,			3435						10.a. 10.b.
b. TEXT 5592	- 21.0,		<u>.</u>	5592		+				10.0. 10.c.
C. 5583				5593 5594	+	-	+			10.c. 10.d.
d. TEXT	<u></u>			5594		+				10.0. 10.e.
e. TEXT 5595				10090	1	.1			an a	. 10.6.

"Item 3.4 is to be completed by banks with "I billion one more in total assets." "Item 2.a. is to be completed by banks with "I billion or more in total assets."

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

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C.	Notional amounts by regulatory		RCFD	Bil	Mil	Thou							
	(1) Positions covered under the	Market	Risk	Rule	:					an ann an An An Ann an Ann	4-3 0		
	(a) Sold protection		•••••							XXXX			
	(b) Purchased protection									XXXX			
	(2) All other positions:									i di successi Antoni successi	in the second		
	(a) Sold protection									XXXX			
	(b) Purchased protection that capital purposes									xxxx			
	(c) Purchased protection that regulatory capital purpose									xxxx			
						Remai	ning	Matu	rity of:				
				nn A) r or L			Colur er Or ugh F	ie Ye	ar	mn C ⁄e Ye			
d.	Notional amounts by remaining maturity:												
	(1) Sold credit protection:	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
	(a) Investment grade	xxxx				xxxx				xxxx			
	(b) Subinvestment grade	xxxx				xxxx				XXXX			
	(2) Purchased credit protection:					* :		474 1.1.1 1.1.1			а Х		
	(a) Investment grade	XXXX				XXXX				XXXX			
	(b) Subinvestment grade	xxxx				XXXX				XXXX			

Schedule RC-L—Continued

Dollar Amounts in Thousands	RCFD	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:			e de la come de la come La come de la come de la La come de la		19 d. 1	
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		Intere	umn A est Ra	te	Fo	reign	umn E Excha	ange	E	quity	umn C Deriva	tive		Comm		and	
	Tril	Bil	ntracts	Thou	Tril	Bil	ntracts Mil	Thou	Tril	Bil	ntracts	Thou	ļ	Other (Bil	Mil		
Derivatives Position Indicators 12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal		BI		Inou		BI				BI	Mil			BI		Thou	
sum of items 13 and 14):		RCI	FD 8693	-		RCF	D 8694			RCF	D 8695			RCF	D 8696		
a. Futures contracts		RCI	FD 8697			RCI	D 8698			RCI	D 8699		I	RCF	D 8700		12.a.
b. Forward contracts																	12.b.
c. Exchange-traded option contracts:		RCI	FD 8701		ļ	RCF	D 8702	1		RCF	D 8703			RCF	D 8704	·	
(1) Written options																	12.c.(1)
(2) Durshand antiana	\vdash	RCI	FD 8705	T	-	RCI	-D 8706		$\left \right $	RCI	D 8707	<u> </u>		RCF	D 8708	<u> </u>	40 - (0)
(2) Purchased optionsd. Over-the-counter option contracts:	\vdash	RCI	L FD 8709	I	┟╍╍┸	RCF	L D 8710			RCI	L FD 8711		<u> </u> l	RCF	D 8712		12.c.(2)
(1) Written options							l									[· · · · ·	12.d.(1)
(),		RCI	FD 8713	<u> </u>		RCF	D 8714			RCF	FD 8715			RCF	D 8716	L	12.0.(1)
(2) Purchased options																	12.d.(2)
		RC	FD 3450		L_	RCF	D 3826			RCF	D 8719		ļ	RCF	D 8720	i	
e. Swaps											l						12.e.
13. Total gross notional amount of		RCI	FD A126	·		RCF	DA127	[RCF	D 8723	<u> </u>	_	RCF	D 8724	i	
derivative contracts held for trading	1979	1.10	1 6	 		079785		12.12	23	******	14L S	L Maria	A. 1	1. S. 1040	6-1-24-4 		13.
14. Total gross notional amount of derivative contracts held for	8.000	166 The 80 1 40 1	FD 8725	1.1.6.12.5.38	194384743		-D 8726	278 TA 884		1	D 8727	89/ <i>24</i> / 32			D 8728		
purposes other than trading												ľ					14.
a. Interest rate swaps where the	e vesta	σE	Se Chi		2.4	1 - A.K.	. 1 64.8		esi.	io di tita	Plan kir		1.00 m	$\cdot i \in \mathcal{X}$	2i + i		
bank has agreed to pay a		RCI	FD A589						4	$\mathcal{A}_{\mathcal{A}}$							
fixed rate	0.3.42	0.7636.802°	Arrist and				(Cal								1999 1997 - 1997 1997 - 1997 - 1997		14.a.
 Gross fair values of derivative contracts: 					99. 199. j					e v	he y						
a. Contracts held for trading:		RC	FD 8733		 ,	RC	FD 8734	·		RCI	FD 8735		 	RCF	D 8736	i	
(1) Gross positive fair value	l		FD 8737		\square	00	D 8738								0.0746		15.a.(1)
		RU	108/3/			RUI	-08/38			KU1	°D 8739			RCF	D 8740		45 (0)
(2) Gross negative fair valueb. Contracts held for purposes other				1 1	3.32	5 . A. B		- GHS -	1.80		L 	L L	26.2			1 V 16 3 7	15.a.(2)
than trading:	<u>C 201957</u>		FD 8741		P. 1 - 62.2 - 2		-D 8742	<u></u>	<u>a (1907)</u>		D 8743	947-0997, SA	12-35 ² .(.)		D 8744		
(1) Gross positive fair value																	15.b.(1)
		RC	FD 8745			RCF	D 8746			RCF	D 8747			RCF	D 8748		
(2) Gross negative fair value				1								<u> </u>				<u> </u>	15.b.(2)

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			olur anks uritie	s an	d	N F	olur Iono inar uara	oline ncial	• • 			nn C Fur	'	S	ove	nn E reig Imei	ń	(Column E) Corporations a All Other Counterpartie			
	Over-the counter derivatives:	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
e	a. Net current credit exposure	xxxx				xxxx		r		xxxx				xxxx				xxxx			
b	b. Fair value of collateral:	<u>_</u>						n Sala Na Sala Na Sala			AN AL										
	(1) Cash – U.S. dollar	xxxx				XXXX				xxxx				xxxx				XXXX			
		xxxx				xxxx				xxxx				xxxx				xxxx			
		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			ļ	XXXX			
	(7) All other collateral	XXXX		ļ		xxxx			L	XXXX		ļ		XXXX				XXXX			
	(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	xxxx				xxxx	,			xxxx		• • •		xxxx				xxxx			

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

Schedule RC-M---Memoranda

Dollar Amounts in Thousands	RCFD Bil Mil Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal	A service of the state of the s	
shareholders, and their related interests as of the report date:		
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal		
shareholders, and their related interests	6164	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all		1.0.
extensions of credit by the reporting bank (including extensions of credit to		
related interests) equals or exceeds the lesser of \$500,000 or 5 percent Number	The second second second	
of total capital as defined for this purpose in agency regulations		1.b.
2. Intangible assets other than goodwill:		1.0.
a. Mortgage servicing assets	3164	2.a.
(1)Estimated fair value of mortgage servicing assets		2.a. 2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	We wanted to determine the transmission of a state of a state of a state of the state of the state of the state	2.a.(1) 2.b.
c. All other identifiable intangible assets		2.D. 2.C.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)		2.d.
3. Other real estate owned:	Read C. S. A. A. S.	z.u.
e. Direct and indirect investments in real estate ventures.	5372	- 3.a.
b. All other real estate owned.	RCON	
a. (N) Construction, land development, and other land in domestic offices		3. b.(1) a,
b. (3) Farmland in domestic offices		3. 5.(2) б.
c. (9), 1–4 family residential properties in domestic offices		3. b.(2) б. 3. b.(3) с.
d. (4) Multifamily (5 or more) residential properties in domestic offices		3. b.(4) d.
e. (5) Nonfarm nonresidential properties in domestic offices		3. b.(4) a. 3. b.(5) e.
f. (6) Foreclosed properties from "GNMA loans"		3. 5.(6) F.
q.X2 In foreign offices		
	RCFD	3. b.(7) g.
through 3.g) h.t. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	2150	3.a.h.
4. Investments in unconsolidated subsidiarios and associated companies: Not applicable		3.0 n.
a. Direct and indirect investments in real estate ventures	Control of the second	- 4.a .
b. All other investmente in unconsolidated subsidiaries and associated companies	5375	
e: Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130	4.0.
5. Other borrowed money:		
a. Federal Home Loan Bank advances:		
 (1) Advances with a remaining maturity or next repricing date of:1 		
(a) One year or less	F055	5 a (1)/a)
(b) Over one year through three years		5.a.(1)(a)
(c) Over three years through five years		5.a.(1)(b)
(d) Over five years	F058	5.a.(1)(c)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a)		5.a.(1)(d)
above) ²	2651	5 o (2)
 (3) Structured advances (included in items 5.a.(1)(a) – (d) above) 	F059	5.a.(2)
b. Other borrowings:		5.a.(3)
•		
 Other borrowings with a remaining maturity or next repricing date of:³ (a) One year or less 	F060	5 h (4)(a)
(a) One year or less		5.b.(1)(a)
(b) Over one year through three years		5.b.(1)(b)
(c) Over three years through five years		5.b.(1)(c)
(d) Over five years	F063	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in itom 5 b (1)(a) above)	P571	
item 5.b.(1)(a) above) ⁴	B571	5.b.(2)
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16)	2100	F .
item 16)	3190	5.c.

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

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

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

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

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Schedule RC-M—Continued

Dollar Amounts in Thous	ands RCFD	Yes	No	1
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569	1. 1 . 1		6.
	RCFD	Bil Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570			7.
Primary Internet Web site address of the bank (home page), if any				
(Example: www.examplebank.com)				
TEXT				8.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's	RCFD	Yes 🞌	No	
customers to execute transactions on their accounts through the Web site?	4088	<u>д</u>		9.
0. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in	RCON	Bil Mil	Thou	1
Schedule RC, item 14.a)	F064			10.a
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M,	RCFD	- 2 .11.		
	F065			10.b

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

RCFD	YES		NO
XXXX			
	1.11	Niki share	
i decisi i	YES		NO
XXXX			

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

	Pas 30 thr	umn A) st due ough 89		Past o days o	imn B) due 90 or more)			imn C) iccrual		
	-	and still			l still						
Dollar Amounts in Thousands	RCON Bil	ruing Mil Thou	RCON	acci Bil	ruing міі	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:	A. 19. 1		8 1 1 1 1 1 1					-24			
a. Construction, land development, and other	1. 1.							8.4		1. A.	
land loans in domestic offices:	$\sim 1 \times 3$										
(1) 1–4 family residential construction											
loans	F172	T	F174				F176		[[1.8	a.(1)
(2) Other construction loans and all land		法利 法法 3							M_{Z}		
development and other land loans	F173		F175				F177			1.8	a.(2)
b. Secured by farmland in domestic offices	3493		3494				3495			1.ł	b.
 Secured by 1–4 family residential 	1.1.1										
properties in domestic offices:		地名美国布尔				1.5					
Revolving, open-end loans secured by		法法律公司								Sec.	
1-4 family residential properties and										a de	
extended under lines of credit	5398		5399			C-03 - 122-0026-0	5400			1.0	c.(1)
(2) Closed-end loans secured by											
1-4 family residential properties:											
(a) Secured by first liens	C236		C237				C229			1.0	c.(2)(a
(b) Secured by junior liens	C238		C239	er verd og hage ger		1	C230	an a	e en una con da ci della e a cua faci-	1.0	c.(2)(t
d. Secured by multifamily (5 or more) residential			S. P. 78 (1992)		Mar tin			很多			
properties in domestic offices	3499		3500				3501	Concellance Anderson State		1.(d.
e. Secured by nonfarm nonresidential						1.2.2					
properties in domestic offices:		8 8 E S		1.1.2	6	21/1	14		1945		
(1) Loans secured by owner-occupied	1947 (1 947)			a yan	0.9.7	9 /a /a		1. 19 Sec.			
nonfarm nonresidential properties	F178		F180				F182			1.6	e.(1)
(2) Loans secured by other nonfarm			140			See.	Constitution presidentities	1.00		H)	
nonresidential properties	F179		F181	6.69 8 03.7		STRAT LAR	F183	C.4.4.			e.(2)
	C. M. & C. M. & C. M.	的。截分於	RCFN	(3235,12)	GAGARAN T		RCFN		化之间 F · · · · · ·	14 (A. 1977)	
f. In foreign offices	B572		B573	344537789	PROPER L'ARROY		B574			1.f	f.
2. Loans to depository institutions and acceptances of other banks:											
a. To U.S. banks and other U.S. depository	RCFD		RCFD			(RCFD		3 7 P	i an the	
institutions	5377		5378		in in the second se I i i i i i i i i i i i i i i i i i i i	VOIN PAN	5379	C. 24, CQ2			~
b. To foreign banks	5380	1 1	5381				5382			2.t	
3. Loans to finance agricultural production and			S 44-8	12 12 19 19 19 19 19 19 19 19 19 19 19 19 19				1.3.2	1. A. M. C.	2.1	υ.
other loans to farmers	1594		1597			and the second	1583		T T	3.	
4. Commercial and industrial loans:						¥			i Çista		
a. To U.S. addressees (domicile)	1251		1252			20.0706/2	1253	0.07.040.7879		4.8	2
b. To non-U.S. addressees (domicile)	1254	1	1255				1256			4.1	
5. Loans to individuals for household, family, and						94.47 1	1. 10.11				D .
other personal expenditures:	and the							in a si	1997 (S. 1997) 1997 - 1997 1997 - 1997 - 1997		
a. Credit cards	B575	ΤΤ	B576	<u>rozkiz – ,</u>		<u> </u>	B577	an tang kang sa sa sa		5.a	2
b. Other (includes single payment, installment,	3-10 Mar		1920		la de la constante			weeks for the			u.
all student loans, and revolving credit plans											
other than credit cards)	B578	i in the second s	B579	<u></u>		i Alini, Ali	B580	्रम्बत अंभियो	1.52.46 <u>7.5.7</u> 5	5.t	h
 Loans to foreign governments and official 							200			J.1	. .
institutions	5389	<u>, praco se consciular di</u>	5390			<u></u>	5391	a di shir	<u>29</u> 588 0	6.	
7. All other loans	5459	<u> </u>	5460		├ ──┤		5461			7.	



Schedule RC-N—Continued

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

	3	(Colur Past 0 thro lays a accr	due ugh 89 nd stil			(Colur Past d Jays o and accr	lue 90 r more still			•	mn C) ccrual	1	
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, and other personal expenditures b. All other leases 	F166 F169				F167 F170				F168 F171				8.a. 8.b.
 Debt securities and other assets (exclude other real estate owned and other repossessed assets) 	3505				3506				3507				9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612				5613				5614				10.
 Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") 	5615				<u>5616</u>				5617				10.a.
 Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above 	C866				C867				C868				10.b.
Memoranda	3	(Colu Past 0 thro days a accr	due ugh 8 nd stil	9			lue 90)		•	mn C) ccrual		
Dollar Amounts in Thousands 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): a. Loans secured by 1–4 family residential	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil		Thou	
properties in domestic offices b. Other loans and all leases (exclude loans to individuals for household, family, and	RCFD	and a second second			1				F663 RCFD			4 4	M.1.a.
other personal expenditures) 2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in	. 1658			l An an	1659				1661				M.1.b.
Schedule RC-N, items 4 and 7, above 3. Loans secured by real estate to non-U.S.	6558	I		1	6559	1			6560		1	1	M.2.
addresses (domicile) (included in Schedule RC-N, item 1, above)	1248			i di T	1249				1 1250				M.3.

37

Schedule RC-N—Continued

Memoranda—Continued

	3	Past 0 thro	ugh 8 nd stil			Past o days o and	mn B) due 90 or mor I still ruing)		•	imn C) iccrual		
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	a for Name destriction			C226		w where we are a		M.5.a.
b. Loans measured at fair value:					: 14 A								
(1) Fair value	F664				F665				F666			ļ	M.5.b.(1
(2) Unpaid principal balance	F667			I,	F668				F669			l	M.5.b.(2
Derivative		Past c	mn A) lue 30 89 da		1	Past o	mn B) due 90 or mor)					
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	1				
 Jinterest rate; foreign exchange rate; and other commodity and oquity-contracts: 			elen i ser el Carlo Les mer de Ser las	10. AREE 1		. (19 R	A	X X -					
A	3529	145 S			3530				M.6.				
eommodity and equity-contracts:	3529				3530				M.6.	Bil	Mil	Thou	1
commodity and equity-contracts:				<u> </u>							Mil	Thou	M.7.

Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments items 7 and 8. All banks must complete items 1 through 3, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each

All banks must complete items 1 through 3, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 through 6 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 through 6 each quarter 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 Deposit Insurance Act and FDIC regulations	F236				1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	F237			ca 34-	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFN F234				3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal Deposit Insurance Act and FDIC regulations	RCFD F238				4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	F239		l I		5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above)	RCFN F235				6.

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7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must equal Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b): a. One year or less	RCFD 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):	n aparts Constants	n an	
	a. One year or less	XXXX		
	b. Over one year through three years	XXXX		
	c. Over three years through five years	XXXX		
	d. Over five years	XXXX		

.

Schedule RC-O—Continued

38

Memoranda Dollar A	Amount	s in Thousands	RCON	Bil	Mil	Thou	
1. Total assessable deposits in domestic offices of the bank and in insured b	ranche	s in Puerto Rico				C.	
and U.S. territories and possessions, including related interest accrued				Sec.		Costa .	
Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Sch							
item 1 less item 2):	Gaulo					$\leq 2^{-1}$	
a. Deposit accounts (excluding retirement accounts) of \$100,000 or les	s·1						
 (1) Amount of deposit accounts (excluding retirement accounts) of \$ 		0 or less	F049	ercentona a			M.1.a.(1)
 (1) Amount of deposit accounts (excluding retirement accounts) of a (2) Number of deposit accounts (excluding retirement accounts) 	100,00	Number	CLAP OF				
	F050	• · • · • • • • • • • • • • • • • • • •					M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$100	L			8. mar 35	54-316 		
 (1) Amount of deposit accounts (excluding retirement accounts) of n 		an \$100.000	F051	- 49 K (196 K 4)		¥740.05 19 14 -5. 81	M.1.b.(1)
 (1) Amount of deposit accounts (excluding retirement accounts) of a (2) Number of deposit accounts (excluding retirement accounts) 		Number	× 7.84	<u>va</u> : 27.7	Marta.	nga nga	
of more than \$100,000	F052		6. (A. 197				M.1.b.(2
c. Retirement deposit accounts of \$250,000 or less: ¹							
(1) Amount of retirement deposit accounts of \$250,000 or less			F045	sellade tredes	2023-54743.888		M.1.c.(1
 (1) Amount of retirement deposit accounts of \$250,000 or less (2) Number of retirement deposit accounts of \$250,000 or less 	•••••	Number				1. A 1. A 1.	
(to be completed for the June report only)	F046			\mathbf{p}_{i}			M.1.c.(2
d. Retirement deposit accounts of more than \$250,000:1							
(1) Amount of retirement deposit accounts of more than \$250,000			F047		······································	All and a state of the second	M.1.d.(1
		Number		NE -			
(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		Lassets.2					
2. Estimated amount of uninsured assessable deposits in domestic offices of							
insured branches in Puerto Rico and U.S. territories and possessions, inc							1
accrued and unpaid (see instructions) ³			5597	nk			M.2.
3. Has the reporting institution been consolidated with a parent bank or savir			L	•			
in that parent bank's or parent savings association's Call Report or Thrift F							
If so, report the legal title and FDIC Certificate Number of the parent bank							
association:		g	RCO		IC Ce	ert. No.	1
TEXT A545			A54	5			М.З.
		in the	RCO	+	Мі	I Thou	1
Memorandum items 4.a and 4.b are to be completed by all banks particip	baung	in the					
FDIC Transaction Account Guarantee Program.							R.
4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FI	DICS		19 18 18 18 18 18 18 18 18 18 18 18 18 18	\mathbf{S}		婦女では	Ś.
regulations) of more than \$250,000 (see instructions):	000			- S		• 	
a. Amount of noninterest-bearing transaction accounts of more than \$250				Sec.			
(including balances swept from noninterest-bearing transaction accour			188. TS	donie ::			Ň.
noninterest-bearing savings accounts)	•••••		G16	7		-	M.4.a.
b. Number of noninterest-bearing transaction accounts of more		Number			105.7		
than \$250,000	G168			ire is	是形态的	146 A 15	M.4.b.

¹ The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date without taking into account the temporary increase in deposit insurance in effect through December 31, 2009. 2 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition. 2008, 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.

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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 Thouse	ands	RCON	Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage				$\gamma_{i,j}$	144	
loans for sale ² :		JAN ST				
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. 30 1			
(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				1 Alexa		
for sale ² :					$\mathbf{r} > \mathbf{r}$	
a. Closed-end first liens		F068				2.a.
b. Closed-end junior liens		F069				2.b.
c. Open-end loans extended under lines of credit:					6 . H. S	
(1) Total commitment under the lines of credit		F672				2.c.(*
(2) Principal amount funded under the lines of credit		F673				2.c.(2
3. 1–4 family residential mortgage loans sold during the quarter:		32.	$\mathbf{z} = \mathbf{z} \cdot \mathbf{z}$		(f, c_0)	
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:				~ 10	6.5.5	
(1) Total commitment under the lines of credit		F674				3.c.(*
(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		Altered		an a		
Schedule RC, item 4.a):					的影響	
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:			₩¢i.	¢¥\$		
(1) Total commitment under the lines of credit		F676		1		4.c.(
(2) Principal amount funded under the lines of credit		F677				4.c.(
5. Noninterest income for the guarter from the sale, securitization, and servicing of 1–4 family		1. (St. 1.		with the		•
residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):		RIAD				
a. Closed-end 1-4 family residential mortgage loans		F184		1		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 <i>during th</i>		s ga ar	1.8			
quarter.	-					
a. Closed-end first liens		F678		T		6.a
b. Closed-end junior liens		F679		1		6.b
c. Open-end loans extended under line of credit:		4.75	3.5	S. A. S.		
(1) Total commitment under the lines of credit		F680	1	T	Γ	6.c.(
(2) Principal amount funded under the lines of credit		F681	1	1		6.c.(

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 200², 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)	(B)				
	(Column A)	LESS: Amounts	nounts				
	Total Fair Value	Netted in the	n the	(Column C)	(Column D)	_	Û
	Reported on	Determination of		Level 1 Fair Value	Level 2 Fair Value	e Level 3 Fair Value	r Value
	Schedule RC	Total Fair Value	Value	Measurements	Measurements	Measurements	nents
Dollar Amounts in Thousands	RCFD	RCFD		RCFD	RCFD	RCFD	
ASSETS							
1. Available-for-sale securities	XXXX	XXXX		XXXX	XXXX	XXXX	
2. Federal funds sold and securities purchased under agreements to resell	xxx	XXXX		xxx	xxxx	XXXX	
3. Loans and leases held for sale			-				
4. Loans and leases held for investment	XXXX	XXXX		XXXX	XXXX	xxxx	
5. Trading assets:			الا مالية بالالتانية (1 ماليا). معادية مالية مالية المالية (1 مالية)				
a. Derivative assets	3543	XXXX		XXXX	XXXX	XXXX	
b. Other trading assets	XXXX	XXXX		XXXX	XXXX	xxx	
(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	XXX	XXXX		XXXX	xxxx	XXXX	
							~
LIABILITIES							
8. Deposits	F252	F686	·	F694	F253	F254	
9. Federal funds purchased and securities sold under agreements to repurchase	XXXX	xxx		XXXX	XXXX	XXXX	
10. Trading liabilities:	ABAN TANAN ANA ANA ANA ANA ANA ANA ANA ANA			and the second	· ·		
a. Derivative liabilities	3547	XXXX		XXXX	XXXX	XXXX	
b. Other trading liabilities	XXXX	XXXX		XXXX	xxx	XXXX	
11. Other borrowed money	XXXX	XXXX		XXXX	xxxx	XXXX	
12. Subordinated notes and debentures	XXXX	xxx		xxx	XXXX	xxxx	
13. All other liabilities	F258	F688		F696	F259	F260	
14. Total liabilities measured at fair value on a recurring basis	XXXX	XXXX		XXXX	xxxx	XXXX	

Memoranda

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

Schodula RC-R -Regulatory Capital

Schedule RC-R-Regulatory Capital						Page R
Dollar Amounts in Thous		RCFD		Mil	Thou	
Tier 1 capital bank		wi.A	siel Bo		to size	41
1. Total equity capital (from Schedule RC, item 28).2.7.4.)		3210	28942 X 1029		841.00 (Dec	1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a gain, report as a			A		64	
positive value; if a loss, report as a negative value)		8434			an a	2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities ¹ (report loss as a positive	ve		·哈尔、	11.44	$(1, 1, \dots, q)$	
value)		A221	10 Same		and there y	3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, report as a positive				6 62	14 de 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	value			AN .	1 7 cm	
option that is included in retained earnings and is attributable to changes in the bank's or	vn				\mathbf{e}_{i}	
creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative	'e	1997 (S. 1997 (S. 1997)			R CA	
value)		F264				7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)		C227				8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships		B591				9.a.
b. LESS: Disallowed deferred tax assets		5610				9.b.
10. Other additions to (deductions from) Tier 1 capital		B592				10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)		8274				11.
Tier 2 capital						
12. Qualifying subordinated debt and redeemable preferred stock		5306				12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital		B593				13.
14. Allowance for loan and lease losses includible in Tier 2 capital		5310				14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital		2221				15.
16. Other Tier 2 capital components		B594				16.
17. Tier 2 capital (sum of items 12 through 16)		5311				17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)		8275				18.
	•••••			L.,		10.
19. Tier 3 capital allocated for market risk		1395				19.
20. LESS: Deductions for total risk-based capital		B595				20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)		3792				21.
		i				
Total assets for leverage ratio	RCFD	Tril	Bil	Mil	Thou	
22. Average total assets (from Schedule RC-K, item 9)	3368					22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)				1		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from			5 A.W	i ter	19. 5. 1	20.
item 9.a above)	B591	and the second sec		opengelik i Vita a S		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	' 					25.
26. LESS: Other deductions from assets for leverage capital purposes						20. 26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224					27.
		1			LJ	21.
Adjustments for financial subsidiaries		RCFD	Bil	Mil	Thou	
28. a. Adjustment to Tier 1 capital reported in item 11		C228				28.a.
b. Adjustment to total risk-based capital reported in item 21		B503		<u> </u>		20.a. 28.b.
		B504				
 Adjustment to risk-weighted assets reported in item 62 Adjustment to average total assets reported in item 27. 		B505		<u> </u>		29.
30. Adjustment to average total assets reported in item 27		0505	L	<u> </u>	L]	30.
Capital ratios						
)	<u> </u>	(Colu	mn B)		
(Column B is to be completed by all banks. Column A is to be completed by Column A banks with financial subsidiaries.)	••••••	RCFD		ercenta		
31. Tier 1 leverage ratio ²	-9c	7204		croond	90	24
01. TIGE FIGVELAYE LAUU		1.204				31.

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

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

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

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).

7274

7275

7206

7205

32.

33.

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).

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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).

n F)		,0	Thou		602	34		35.		36.		37.		38		39.		40.	_	41		42.		43
(Column F)	y	100%	L Bil Mil		RCFD B602		RCFD B607		RCFD B612		RCFD B520		RCFD B621		RCFD B626				RCFD B631		RCFD 5339		RCFD 5340	
(Column E)	Weight Catego	50%	Bil Mil Thou			「「「「「」」	RCFD B606		RCFD B611		「「「「「「」」		RCFD B620		RCFD B625				FCFD B630		RCFD B643		RCFD 5334	
(Column D)	Allocation by Risk Weight Category	20%	Bil Mil Thou		RCFD B601		RCFD B605		RCFD B610		RCFD C064		RCFD B619		RCFD B624		「「「「「」」	ないないないない	RCFD B629		RCFD B642		RCFD 5327	
(Column C)	A	%0	Bil Mil Thou		RCFD B600		RCFD B604		RCFD B609		RCFD CO63		RCFD B618		RCFD B623		「「「「「」」」	にたかいのである	RCFD B628		RCFD B641		RCFD 5320	
(Column B)	Items Not Subject to	Risk-Weighting	Bit Mil Thou E		RCFD C869		RCFD B603		RCFD B608				RCFD B617		RCFD B622		RCFD 3123	 	RCFD B627		RCFD 8640		RCFD B644	
(Column A)	Totals	Schedule RC)	Tril Bil Mil Thou		RCFD 0010		RCFD 1754 .		RCFD 1773		RCFD C225		RCFD 5369		RCFD B528		RCFD 3123		RCFD 3545		RCFD B639		RCFD 2170	
			Dollar Amounts in Thousands	Balance Sheet Asset Categories	(Column A equals the sum of Schedule RC	items 1 a and 1 b)		35 Held-to-maturity securities		36 Available-for-sale securities	37 Federal funds sold and securities nurchased under	agreements to resell		38. Loans and leases held for sale		39. Loans and leases, net of unearned income		40. LESS: Allowance for loan and lease losses		41 Trading assets		42. All other assets ¹		43 Total ascets (sum of items 34 through 42)

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

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Schedule RC-R—Continued

	(Column A)		(Column B)	(Colu	(Column C)	(Column D)	-	(Column F)	(Column F)	
		din an O	Crodit		75			7	/	
	or Notional	Credit	Creatt Fourivalent			Allocation by Risk Weight Category	isk Weig	ht Category		
	Amount	Factor	Amount ¹	0	%0	20%		50%	100%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou	Bil	Mil Thou	Bil Mil Th	Thou Bit	Mil Thou	Bil Mil Thou	
Derivatives and Off-Balance Sheet Items	RCFD B546		RCFD B547	RCFI	RCFD B548	RCFD B581	Ľ	RCFD B582	RCFD B583	
44. Financial standby letters of credit										44
45 Performance standby letters of	RCFD 3821		RCFD B650	RCFI	RCFD B651	RCFD B652	ш. —	RCFD B653	RCFD B654	
credit										45.
46 Commercial and similar letters of	RCFD 3411		RCFD B655	RCFI	RCFD B656	RCFD B657	ш. 	RCFD B658	RCFD B659	
		.20								46.
47 Risk participations in bankers			and the second	ななな					A CARLES AND A	
acceptances acquired by the	RCFD 3429		RCFD B660	RCFI	RCFD B661	RCFD B662			RCFD B663	
reporting institution		1.00								47.
	RCFD 3433		RCFD B664	RCFI	RCFD B665	RCFD B666		RCFD B667	RCFD B668	
48 Securities lent		1.00								48.
49 Retained recourse on small business	RCFD A250		RCFD B669	RCFI	RCFD B670	RCFD B671	"	RCFD B672	RCFD B673	
obligations sold with recourse		1.00								49.
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	RCFD B541		RCFD B542	14.15.41					RCFD B543	
dollar-for-dollar capital requirement		12.5 ³								50.
51. All other financial assets sold with	RCFD B675		RCFD B676	RCFI	RCFD 8677	RCFD B678	Ľ	RCFD B679	RCFD B680	
recourse		1.00								51.
52. All other off-balance sheet	RCFD B681		RCFD B682	RCFI	RCFD B683	RCFD B684	8	RCFD B685	RCFD B686	
liabilities.		1.00								52.
53. Unused commitments with an ondinal	RCFD 3833	AND SEAL OF A DAMAGE AND A DAMAGE	RCFD B687	RCFI	RCFD B688	RCFD B689		RCFD B690	RCFD B691	T
maturity exceeding one vear		20								53.
			RCFD A167	RCFI	RCFD 8693	RCFD 8694	Ľ	RCFD 8695		1
54. Derivative contracts			-							54.
- Replace with INSERT P										

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

INSERT P – FFIEC 031

a. With an original maturity exceeding RCFD 3833	833		RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691
one year		.50		- - - -			
b. With an original maturity of one							
year or less to asset-backed	XX		RCFD XXXX	RCFD XXXX	RCFD XXXX	RCFD XXXX	RCFD XXXX
commercial paper conduits		.10					

Schedule RC-R—Continued

					44
	(Column C)	(Column D)	(Column E)	(Column F)]
		Allocation by Risk Weight Category	Weight Category		
	%0	20%	50%	100%	
Dollar Amounts in Thousands	sands Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Totals			A CARE AND A CARE		
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.
56. Risk weight factor	%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	
item 56)	0				57.
				RCFD 1651	
58. Market risk equivalent assets					58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and	s and			RCFD B704	
					59.
				RCFD A222	
60. LESS: Excess allowance for loan and lease losses					60.
				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	nousands [pcen]	Dil Mil Thou	_
				Ē	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	al standards		8764		M.1
	N	With a remaining maturity of	turity of		
	(Column A)	(Column B)	0)	(Column C)	
	One year or less	Over one year		Over five years	
		through five years			
2. Notional principal amounts of derivative contracts: ¹	Tril Bil Mil Thou	RCFD Tril Bil Mil	Thou RCFD Tril	Bii Mii Thou	
		8766	8767		M.2.a.
b. Foreign exchange contracts		8769	8770		M 2 b

M.2.g.(1) M.2.g.(2) M.2.d. M.2.e. M.2.c M.2.b. M.2.f. 8773 8776 8776 8779 A002 C982 **C085** 8772 8775 8778 C984 A001 C981 **C980** 8774 A000 8771 8777 C983 7 e. Other commodity contracts Gold contracts d. Other precious metals contracts..... f. Equity derivative contracts (2) Subinvestment grade (1) Investment grade b. Foreign exchange contracts
 c. Gold contracts g. Credit derivative contracts:

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Replace with INSERT Q

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
- (2) Subinvestment grade

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xxxx	xxxx	xx	xx 🛛	
XXXX	XXXX	XX	xx	

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and Asse
Securitiz
-SServicing,
Schedule RC-S

				,				2.a.	2.b.	i	2.C		ŝ		4 .a.	بر ۲	d. t		5.a.		5.b.
(Column G) All Other Loans, All Leases, and	All Other Assets	Mil Thou		RCFD 8711			RCFD 8718	RCFD C399		RCFD C406		RCFD B732		RCFD B739		RCFD 8746	e est	RIAD B753		RIAD B760	
(Colu All Othe All Lea:	All Othe	Bil		RCFI			RCFI	RCFI		RCFI		RCFI		RCFI		RCFI		RIAD		RIAC	
nn F) ercial ustrial	ns	Thou		3710			8717	338		C405		8731		8738		8745		3752		3759	
(Column F) Commercial and Industrial	Loans	Bil Mil		RCFD B710			RCFD B717	RCFD C398		RCFD C405		RCFD B731		RCFD B738		RCFD B745		RIAD 8752		RIAD B759	
r E) ner	s	Thou		60			16			104		30		'37		4		51		58	
(Column E) Other Consumer	Loans	Bil Mil		RCFD B709			RCFD B716	RCFD C397		RCFD C404		RCFD B730		RCFD B737		RCFD B744		RIAD 8751		RIAD 8758	
Ô		Thou		8			5			3		6		9		<u></u>				7	
(Column D) Auto Loans		Bil Mii		RCFD B708			RCFD B715	RCED C396		RCFD C403		RCFD B729		RCFD B736		RCFD B743		RIAD B750		RIAD B757	
6	es	Thou B																			
(Column C) Credit Card	Receivables	Mil		RCFD B707			RCFD B714	RCED C395		RCFD C402		RCFD B728		RCFD B735		RCFD B742		RIAD B749		RIAD B756	
	8	Thou Bil												2.84 2							
Column B) Home Equity	Lines	Mił		RCFD B706			RCFD B713	BCED C304		RCFD C401		RCFD 8727		RCFD B734		RCFD B741		RIAD B748		RIAD 8755	
0		ou Bil		-					-			60	2019 101								
(Column A) 1–4 Family Residential	Loans	Mii Thou		RCFD B705			RCFD B712			RCFD C400		RCFD B726		RCFD B733		RCFD B740		RIAD B747		RIAD B754	
0 0 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8		Bil		SR					2	- S		R S		2 2 2		2				R.	
		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-	2. Maximum amount of credit exposure arising from recourse or other	provided to structures reported in item 1 in the form of:	a. Oregurentialicing interestronity surps finctuded in Schedules RC-B or		b. Subordinated securities and other	C Standby letters of credit and	other enhancements	 Reporting bank's unused contrint- ments to provide lightly to structures 		 Past due loan amounts included in item 1: 	a. 30–89 days past due		 b. 90 days or more past due 5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other 	seller-provided credit enhancements	(calendar year-to-date):		b. Recoveries

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(Column G) All Other Loans, All Leases, and All Other Assets Bii Mii Thou							RCFD B789
(Column F) Commercial and Industrial Loans Bit Mit Thou	RCFD B763	RCFD B502	RCFD B766		RIAD B772 RIAD B775		KCFD B788
(Column E) Other Consumer Loans Bil Mil Thou							KCFUB/80
(Column D) Auto Loans Bil Mil Thou							RCFUBK/9
(Column C) Credit Card Receivables Bil Mil Thou	RCF0 B762	RCFD B501	RCFD B765		RIAD 8771 RIAD 8774		RCFD B//8
(Column B) Home Equity Lines Bi Mii Thou	CED B761	RCFD 8500	RCFD B764		RIAD B770 RIAD B773		RCFD B/7/ RCFD B784
(Column A) 1–4 Family Residential Loans Bil Mil Thou		4 4	, v		6. ₇		RCFD B776
Dollar Amounts in Thousands	 Amount of ownership (or seller's) interests carried as: a. Securities (included in Schedule RC-B or in Schedule RC. 	b. Loans (included in Schedule RC-C)	 Past due loan amounts included in interests reported in item 6.a: a. 30–89 days past due 	 b. 90 days or more past due 8. Charge-offs and recoveries on loan amounts included in interests reported 	in item 6.a (calendar year-to-date): a. Charge-offs	 b. Recoveries For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions 9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, 	purchased subordinated securities, and other enhancements

Schedule RC-S-Continued

Dollar Amounts in Thousands Bank Asset Sales 11. Assets sold with recourse or other	Loans Bil Mil Th	(Column A) 1–4 Family Residential Loans i Mi Thou	Ē ieta ieta ieta ieta ieta ieta ieta ieta	(Column B) Home Equity Lines	B)		(Column C) Credit Card Receivables	C) Thou	(Colu Ai Bii	(Column D) Auto Loans ii Mii Thou	8	(Column E) Other Consumer Loans in Mii Tho	er E) Thou S	(Column F) Commercial and Industrial Loans Bil Mil Tho	F) cial strial		(Column G) All Other Loans, All Leases, and All Other Assets Bii Mii Thou	G) ans, and ssets Thou
seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790	1200		RCFD B79	-	RC	RCFD B792		RCFI	RCFD B793		RCFD B794	1394	RCFD 8795	85 		RCFD B796	
provided credit enhancements pro- vided to assets reported in item 11	RCFD 8797	3797	œ	RCFD B798	8	2 2	RCFD B799		RCFI	RCFD B800		RCFD B801	1801	RCFD B802	22	ж —	RCFD B803	

Memoranda

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

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

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

Schedule RC-T—Fiduciary and Related Services

Items 12 through 18, items 10.a through 23, and Momorandum item 4 will not be made available to the public on an individual institution basis:

	RCFD	Yes	6	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.)	. B867				3.

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

Institutions with total fiduciary assets (item 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:

- •
- •

Institutions with total fiduciary assets (item & 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 2 (annually with the December report, and 26
- Memorandum items 1 through 4 annually with the December report.

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

		Ma	umn A nageo ssets	•		Non-l	umn E Manag ssets	jed	(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		
FIDUCIARY AND RELATED ASSETS		RC	FD 8868			RC	FD B869		RCFD B870	RCFD B871
4. Personal trust and agency accounts	.Ц								Shi a la 1975 e 1 Martin Martin a 1979 ya 11 a	
5. Retirement related trust and agency accounts:	A.					AS 3				
a. Employee benefit-defined		RC	FD B872	.		RC	FD 8873		RCFD B874	RCFD B875
contribution	.[]	>							ſ	
b. Employee benefitdefined		RC	FD Bore	~	Ļ_,	RC	FD Barr		RCFD B878	RCFD B879
benefit	.				Þ	<				
		RC	FD 8880	\sim	Ľ,	RC	PB-8881	J	RCFD B882	RCFD B883
c. Other retirement accounts				1						
		RC	FD B884		Ļ.,	RC	FD B885	; 	RCED COO1	RCFD C002
6. Corporate trust and agency accounte	.[]			l	1.03			Contraction of the		
7. Investment management agency		RC	FD B886	· · · · · · · ·					RCFD B888	
accounts										
		RC	FD B890		┞.,	RC	FD B891	T	RCFD B892	RCFD B893
8. Other fiduciary accounts	.Ш						l	<u> </u>		

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			0050	D000	0000 0070	DOED 0074
	UCIARY AND RELATED ASSETS	RCFD B868		B869	RCFD B870	RCFD B871
4.	Personal trust and agency accounts			. <u>1</u>	wang ana ing sa man	
5.	Employee benefit and retirement-					
	related trust and agency accounts:	ant an			· · · · · · · · · · · · · · · · · · ·	<u> </u>
	a. Employee benefit—defined	RCFD B872	RCFD	B873	RCFD B874	RCFD B875
	contribution					
	 Employee benefit—defined 	RCFD B876	RCFD	B877	RCFD B878	RCFD B879
	benefit					
	c. Other employee benefit and	RCFD B880	RCFD	B881	RCFD B882	RCFD B883
	retirement-related accounts					
		RCFD B884	RCFD	B885	RCFD C001	RCFD C002
6.	Corporate trust and agency accounts .					
7.	Investment management and	RCFD B886	RCFD	XXXX	RCFD B888	RCFD XXXX
	investment advisory agency accounts					
8.	Foundation and endowment trust and	RCFD XXX	K RCFD	XXXX	RCFD XXXX	RCFD XXXX
	agency accounts					
	0,	RCFD B890) RCFE	B891	RCFD 8892	RCFD B893
9.	Other fiduciary accounts					
10.	•	RCFD B894		B895	RCFD B896	RCFD B897
	items 4 through 9)					
			RCFE) B898		RCFD B899
11	Custody and safekeeping accounts					
12.		RCFD B900) RCFF	B901	RCFD B902	RCFD B903
•=•	offices (included in items 10 and 11)					
13.						I
10.	Health Savings Accounts, and					
	other similar accounts (included in	RCFD XXX		XXXX	RCFD XXXX	RCFD XXXX
	items 5.c and 11)					
			I			L

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Schedule RC-T---Continued

		์Ma A	lumn A inageo ssets	•		Non-I	umn E Manag ssets	•	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Ŧai	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS—Continued				\rightarrow		Å			a secondaria		
9. Total fiduciary accounts		RC	FD 8894			RCI	D 8895		RCFD B896	RCFD B897]
(sum of items 4 through 8)		\sim						\sim	\sim] 9
						RC	FD B898			RCFD B899	
10. Custody and safekeeping accounts											10
11. Fiduciary accounts held in foreign		RC	FN 8900		ļ	RC	FN 8901		RCFN B902	ROEN B903	
offices (included in items 9 and 10)			 								11

	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
FIDUCIARY AND RELATED SERVICES INCOME						
12. Personal trust and agency accounts		B904				12.
13. Retirement related trust and agency accounts:		<u>_</u> 12		\mathcal{A}		
a. Employee benefit-defined contribution		B905				13.a.
b. Employee benefit-defined benefit		B906				13.b
c. Other retirement accounts		B907				13.c.
14. Corporate trust and agency accounts		A479				14.
 14. Corporate trust and agency accounts. 15. Investment management agency accounts. 16. Other fiduciary accounts		B908				15.
16. Other fiduciary accounts		A480				16.
17. Custody and safekeeping accounts	\times	B909				17.
18. Other fiduciary and related services income		B910				18.
19. Total gross fiduciary and related services income (earn of items						{
Schedule RI, item 5.a)		4070				19.
a. Fiduciary and related services ipeome-foreign offices					6.8	
(included in item 19)	B912			$-i_{\sigma}$	$\mathbb{P}_{2}^{(1)}$	19.a.
20. Less: Expenses		C058				20.
21. Less: Net losses from fiduciary and related services		A488				21.
22. Plus: Intracompany income credits for fiduciary and related serv		B911			\geq	22.
23-Net fiduciary and related services income		A491				23.

Replace with INSERT S

lemoranda		Manage	d Assets
Do	llar Amounts in Thousands R	CFD Bil	Mil Thou
. Managed assets held in personal trust and agency accounts:			1 . States
a. Noninterest-bearing deposits	B	913	
b. Interest-bearing deposits		914	
c. U.S. Treasury and U.S. Government agency obligations		915	
d. State, county and municipal obligations		916	
e. Money market mutual funds		917	
f. Other short-term obligations		918	
g. Other notes and bonds		919	
h. Common and preferred stocks		920	
i. Real estate mortgages	6	921	
i. Real estate		922	
k. Miscellaneous assets	B	923	
I. Total managed assets held in personal trust and agency account	s (sum of Memorandum		
items 1.a through 1.k) (must equal Schedule RC-T, item 4, column	`	868	

L Replace with INSERT T

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

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	Per: Agenc	y and	Trust a Invest ent Age	ment	Empl Retirer	(Colur loyee E nent-F Agency	Benefil Related	l Trust	1	•	mn C) Accou	nts
d assets held in fiduciary ::	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
interest-bearing deposits	XXXX				XXXX				XXXX			
rest-bearing deposits	XXXX				XXXX				XXXX			
. Treasury and U.S. remment agency gations	xxxx				xxxx				xxxx			
e, county, and municipal gations	xxxx				xxxx				xxxx			
ney market mutual funds	XXXX				XXXX				XXXX			
ity mutual funds	XXXX				XXXX				XXXX			
er mutual funds	XXXX				XXXX				XXXX			
nmon trust funds and ective investment funds	xxxx				xxxx		1		xxxx			
er short-term obligations	XXXX				XXXX				XXXX			
er notes and bonds	XXXX				XXXX				XXXX			
estments in unregistered ds and private equity estments	xxxx				xxxx				xxxx			
er common and preferred ks	xxxx				xxxx				xxxx			
al estate mortgages	XXXX				XXXX				XXXX			
I estate	XXXX				XXXX				XXXX			
cellaneous assets	XXXX		:		XXXX				XXXX			
al managed assets held in ciary accounts (for each imn, sum of Memorandum is 1.a through 1.o)	XXXX				XXXX				xxxx			
	L	I	1	L		•		ets		ber of	Mana	ged
ns 1.a	a through 1.o) ents of managed fiducia	a through 1.o)	a through 1.o) XXXX	a through 1.o) XXXX		a through 1.o) XXXX XXX Ma ents of managed fiduciary accounts in advised or	a through 1.o) XXXX (Column A through 1.o) (a through 1.o) XXXX (Column A) (Column A) Managed Asse	a through 1.o) XXXX (Column A) (Column A) Managed Assets ents of managed fiduciary accounts in advised or	a through 1.o) XXXX XXXXXXXXXXXXXXXXXXXXXXXXX	a through 1.o) XXXX XXXXXXXXXXXXXXXXXXXXXXXX	a through 1.o) XXXX XXXX XXXX XXXX (Column A) (Column B) Managed Assets Number of Mana Accounts ents of managed fiduciary accounts in advised or

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Schedule RC-T—Continued

Memoranda—Continued	(Column A) Number of Issues	Princip	lumn B) bal Amount standing	
Dollar Amounts in Thousands	RCFD	Tril Bil	Mil Thou	
2. Corporate trust and agency accounts:		RG	FD 8928	
a. Corporate and municipal trusteeships	B927			M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	A West	1943 - 1944 A	М.2.Ь.
Realace with INSERT U				

Replace with INSERT U	Ň	olumn A) umber of Funds	(Column B) Market Value of Fund Assets			
Dollar Amounts in Thousands	RCFD	花 花 [1]	RCFD	Bil	Mil	Thou
. Collective investment funds and common trust funds:						
a. Domestic equity	B931		B932			
b. International/Global equity	10000		B934			
c. Stock/Bond blend	B935		B936			
d. Taxable bond	B937		B938			
e. Municipal bond	B939		B940			
f. Short term investments/Money market	I DOAN		B942			
g. Specialty/Other	B943		B944			
h. Total collective investment funds (sum of Memorandum items 3.a				12.1	(\cdot, \cdot)	16. 380.3 789 - 12
through 3.g)	B945		B946			

- Employee benefit and			(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries		
	Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
4. Fiduciary settlements, surcha	irges, and other losses:			an a	A DEAL	dit y		Sec.		n ning Nijer	
-	accounts	B947			B948			B949			
	nd agency accounts	B950			B951			B952			
N	agency accounts	B953			B954			B955			
	nd related services	B956			B957			B958			
e. Total fiduciary settlements	, surcharges, and other losses ns 4.a through 4.d) (sum of			4							
Schedule RC-T, item 21).	•	B959			B960		[B961			

and investment advisory

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

Name and Title (TEXT 8962)

E-mail Address (TEXT B926)

Telephone: Area code/phone number/extension (TEXT B983)

FAX: Area code/phone number (TEXT B964)

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- Corporate trust and agency accounts:
 a. Corporate and municipal trusteeships

 (1) Issues reported in Memorandum item 2.a. that are

 in default
 - b. Transfer agent, registrar, paying agent, and other corporate agency

	RCFD B928				
B927					
	RCFD XXXX				
XXXX					
B929					

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 18; items 19.a through 23; and Memorandum Item 4: is regarded as confidential and will not be released to the public: BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT 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 SUPERVI-SORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLO-SURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CON-FIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUB-MITTED BY THE MANAGEMENT OF THE REPORTING BANK.

	RCON	Yes	() N	No
Comments?	6979			

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