

**Consolidated Reports of Condition and Income  
(FFIEC 031 and 041)**

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

**Revised to Include Transaction Account Guarantee Program Items  
and Reciprocal Brokered Deposits**

# Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):													
a. Loans and leases held for sale .....	C240				C241				C226				M.5.a.
b. Loans measured at fair value:													
(1) Fair value .....	F664				F665				F666				M.5.b.(1)
(2) Unpaid principal balance.....	F667				F668				F669				M.5.b.(2)

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
6. Interest rate, foreign exchange rate, and other commodity and equity contracts:									
Fair value of amounts carried as assets .....	3529				3530				M.6.

	RCFD	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter.....	C410				M.7.
8. Nonaccrual assets sold during the quarter.....	C411				M.8.

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

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

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

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- 7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):
  - a. One year or less .....
  - b. Over one year through three years .....
  - c. Over three years through five years .....
  - d. Over five years .....
- 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):
  - a. One year or less .....
  - b. Over one year through three years .....
  - c. Over three years through five years .....
  - d. Over five years .....
- 9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b) .....

RCFD			
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
RCON			
XXXX			

Schedule RC-O—Continued

Memoranda	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou		
<b>1. Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):</b>							
<b>a. Deposit accounts (excluding retirement accounts) of \$100,000 or less:<sup>1</sup></b>							
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less.....		F049				M.1.a.(1)	
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only) .....	F050					M.1.a.(2)	
<b>b. Deposit accounts (excluding retirement accounts) of more than \$100,000:<sup>1</sup></b>							
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000 .....		F051				M.1.b.(1)	
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000.....	F052					M.1.b.(2)	
<b>c. Retirement deposit accounts of \$250,000 or less:<sup>1</sup></b>							
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045				M.1.c.(1)	
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) .....	F046					M.1.c.(2)	
<b>d. Retirement deposit accounts of more than \$250,000:<sup>1</sup></b>							
(1) Amount of retirement deposit accounts of more than \$250,000 .....		F047				M.1.d.(1)	
(2) Number of retirement deposit accounts of more than \$250,000.....	F048					M.1.d.(2)	
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>2</sup></i>							
2. Estimated amount of uninsured assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) <sup>3</sup> .....		5597				M.2.	
<b>3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:</b>							
		RCON	FDIC Cert. No.				
	TEXT A545	A545				M.3.	
<b>Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program.</b>							
<b>4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):</b>							
a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts) ....		G167					
b. Number of noninterest-bearing transaction accounts of more than \$250,000 .....	G168						

<sup>1</sup> 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.  
<sup>2</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.  
<sup>3</sup> Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d without taking into account the temporary increase in deposit insurance in effect through December 31, 2009, or a bank's participation in the FDIC's Debt Guarantee Program or Transaction Account Guarantee Program.

## Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
<i>Memorandum item 6 is to be completed by banks with \$300 million or more in total assets:<sup>1</sup></i>									
6. Interest rate, foreign exchange rate, and other commodity and equity contracts:									
Fair value of amounts carried as assets .....	3529				3530				M.6.
7. Additions to nonaccrual assets during the quarter .....									M.7.
8. Nonaccrual assets sold during the quarter .....									M.8.

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

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

All banks must complete items 1 and 2, <sup>items 7 through 9,</sup> Memorandum item 1, and, if applicable, Memorandum items 2, 3, and 4 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 and 5 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 and 5 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007, must complete items 4 and 5 each quarter. Any other bank may choose to complete items 4 and 5, but the bank must then continue to complete items 4 and 5 each quarter thereafter.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	F236				1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions .....	F237				2.
3. Not applicable					
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	F238				4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions .....	F239				5.

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- 6. Not applicable
- 7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):
  - a. One year or less .....
  - b. Over one year through three years .....
  - c. Over three years through five years .....
  - d. Over five years .....
- 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):
  - a. One year or less .....
  - b. Over one year through three years .....
  - c. Over three years through five years .....
  - d. Over five years .....
- 9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b) .....

XXXX			
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XXXX			
XXXX			

Schedule RC-O—Continued

Memorandum

Dollar Amounts in Thousands

		RCON	Bil	Mil	Thou	
1. Total assessable deposits of the bank, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: <sup>1</sup>						
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less.....	F049					M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only) .....	F050					M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: <sup>1</sup>						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000 .....	F051					M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000.....	F052					M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>						
(1) Amount of retirement deposit accounts of \$250,000 or less.....	F045					M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) .....	F046					M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>						
(1) Amount of retirement deposit accounts of more than \$250,000 .....	F047					M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....	F048					M.1.d.(2)
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>2</sup></b>						
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) <sup>3</sup> .....	5597					M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:						
	TEXT A545	RCON	FDIC Cert. No.			
		A545				M.3.
<b>Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program.</b>						
4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):						
a. Amount of non interest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to non interest-bearing savings accounts) .....	G167					M.4.a.
b. Number of non interest-bearing transaction accounts of more than \$250,000 .....	G168					M.4.b.

<sup>1</sup> 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.

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

<sup>3</sup> 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.