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, 2012



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, 2009

Federal Financial Institutions Examination Council

March 31, 2010

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).

(20091231) (2*0*100331)

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

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

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

Signature of Chic	of Financial Officer	(or Equivalent)

Date of Signature

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

Director (Trustee)	 	11.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1
Director (Trustee)	 	
Director (Trustee)		

Submission of Reports

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

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

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

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

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

Legal Title of Bank (RSSD 9017)	<u> </u>
City (RSSD 9130)	
State Abbrev (RSSD 9200)	ZIP Code (RSSD 9220)

FDIC Certificate Numbe	r L	1		
	_		SD 9050)	

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

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O' ----

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 41.3 hours per respondent and is estimated to vary from 16 to 650 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of 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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of Condition and IncomeRC-47

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.



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Contact Information for the Reports of Condition and Income

FAX: Area code/phone number (TEXT C370)

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

Chief Financial Officer (or Equivalent) Signing the Reports	Other Person to Whom Questions about the Reports Should be Directed				
Name (TEXT C490)	Name (TEXT C495)				
Title (TEXT C491)	Title (TEXT C496)				
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)				
Telephone: Area code/phone number/extension (TEXT C483)	Telephone: Area code/phone number/extension (TEXT 8902)				
FAX: Area code/phone number (TEXT C494)	FAX: Area code/phone number (TEXT 9116)				
Emergency Contact Information					
mary contact information for a senior official of the bank who has decision	al, time sensitive information to emergency contacts at banks. Please provide pri- on-making authority. Also provide information for a secondary contact if available. ble. Emergency contact information is for the confidential use of the Agencies				
Primary Contact	Secondary Contact				
Name (TEXT C366)	Name (TEXT C371)				
Title (TEXT C367)	Title (TEXT C372)				
E-mail Address (техт сзев)	E-mail Address (TEXT C373)				

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

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

Primary Contact	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)
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)

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Consolidated Report of Income for the period January 1, 2009 December 31, 2009 2010 - March 31, 2010

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

Schedule RI—Income Statement

Dollar Amounts in Thousan	ds RIAD	Bil Mil	Thou	
1. Interest income:				
Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties				1.a.(1)(a)(1)
(2) All other loans secured by real estate			 	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers				1.a.(1)(b)
(c) Commercial and industrial loans	4012	3 20 A . 5 . 5 . 5 . 5 . 5 . 5 . 5 . 5 . 5 .	Construction	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:		K jewa		
(1) Credit cards	B485	er will A Service of the		1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving cred				_
plans other than credit cards)				1.a.(1)(d)(2 ⁾
(e) Loans to foreign governments and official institutions				1.a.(1)(e)
(f) All other loans in domestic offices			L	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059			1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010			1.a.(3)
b. Income from lease financing receivables				1.b.
c. Interest income on balances due from depository institutions ¹	4115			1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding				
mortgage-backed securities)	B488			1.d.(1)
(2) Mortgage-backed securities	B489			1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the				
U.S.)				1.d.(3)
e. Interest income from trading assets	4069			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .	4020			1.f.
g. Other interest income	4518			1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107			1.h.
2. Interest expense:	50.00			
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and			3.7	
preauthorized transfer accounts)	4508			2.a.(1)(a)
(b) Nontransaction accounts:		100	100	
(1) Savings deposits (includes MMDAs)	0093			2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	A517			2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000				2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172			2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180			2.b.
c. Interest on trading liabilities and other borrowed money	4185		1	2.c.

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

6

Schedule RI-Continued

1	Year-to-date				
Dollar Amounts in Thousands			Thou		
	777	10 T			
2. Interest expense (continued):	4200	had kan a sa sa sa		2.d.	
d. Interest on subordinated notes and debentures	4073	-		2.e.	
e. Total interest expense (sum of items 2.a through 2.d)	10.0			4074	2
3. Net interest income (item 1.h minus 2.e)		. 3		4230	3.
4. Provision for loan and lease losses					 ₩.
5. Noninterest income:	4070	100000000000000000000000000000000000000		5.a.	
a. Income from fiduciary activities1	4080			5.b.	
b. Service charges on deposit accounts in domestic offices	A220			5.c.	
c. Trading revenue ²	C886			5.d.(1)	
d. (1) Fees and commissions from securities brokerage	20.77		7.8		
(2) Investment banking, advisory, and underwriting fees and commissions	C888			5.d.(2)	
(3) Fees and commissions from annuity sales	C887			5.d.(3)	
(4) Underwriting income from insurance and reinsurance				` `	
activities	C386			5.d.(4)	•
(5) Income from other insurance activities	C387		†	5.d.(5)	
e. Venture capital revenue	B491			5.e.	
f. Net servicing fees	B492			5.f.	
g. Net securitization income	B493			5.g.	
h. Not applicable		V. W.	98 (
. Net selection (leaves) are refer of leaves and leaves	5416			5.i.	
Net gains (losses) on sales of loans and leases 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.	
I. Other noninterest income*	B497			5.i.	
m. Total noninterest income (sum of items 5.a through 5.l)	43.4			4079	5.m.
6. a. Realized gains (losses) on held-to-maturity securities	132 37 37 37 37 37 37 37 37 37 37 37 37 37			3521	6.a.
b. Realized gains (losses) on available-for-sale securities	100	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -		3196	6.b.
7. Noninterest expense:	Negative to				
a. Salaries and employee benefits	4135			7.a.	
b. Expenses of premises and fixed assets (net of rental income)					
(excluding salaries and employee benefits and mortgage interest)	4217			7.b.	
c. (1) Goodwill impairment losses	C216			7.c.(1)	
(2) Amortization expense and impairment losses for other					
intangible assets	C232	1		7.c.(2)	
d Other popinterest expense*	4092			7.d.	 _
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	 7.e.
Income (loss) before income taxes and extraordinary items and other			70		
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			77	4301	8.
9. Applicable income taxes (on item 8)	MRS-17 Naily A. 1. A. A.		(W.);	4302	 9.
10. Income (loss) before extraordinary items and other adjustments					 •
(item 8 minus item 9)	J			4300	10.
11. Extraordinary items and other adjustments, net of income taxes*	Faller			4320	 11.
12. Net income (loss) attributable to bank and noncontrolling (minority)				# 	 •
interests (sum of items 10 and 11)				G104	 12.
13. LESS: Net income (loss) attributable to noncontrolling (minority)			77.4		
interests (if net income, report as a positive value; if net loss,		1		L	 _
report as a negative value)				G103	13.
14. Net income (loss) attributable to bank (item 12 minus item 13)				4340	14.

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

¹ For banks required to complete Schedule RC-T, items **14** through **22**, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item **22**.

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.

FFIEC 031 Page RI-3

Je 1/11-

Schedule RI-Continued

temoranda				Year-t	o-date	. .	
iemoratica	Dollar Amounts in Thou	sands		Bil	Mil	Thou	
Interest expense incurred to carry tax-exempt securities, k	pans, and leases acquired			X.		15	
after August 7, 1986, that is not deductible for federal inco	me tax purposes		4513		7.80 kg	7 A 1 53	M.1.
lemorandum item 2 is to be completed by banks with \$1	hillion or more in total assets 1						
Income from the sale and servicing of mutual funds and ar							
(included in Schedule RI, item 8)			8431			THE PERSON NAMED IN COLUMN 1	M.2.
3. Income on tax-exempt loans and leases to states and political (included in Schedule RI, items 1.a and 1.b)	tical subdivisions in the U.S.		4313	137			M.3.
Income on tax-exempt securities issued by states and poli							
(included in Schedule RI, item 1.d.(3))			4507				M.4.
5. Number of full-time equivalent employees at end of curren	t period (round to nearest				Numbe	r	
whole number)			4150	- ilidaale			M.5.
3. Not applicable				1		14 X 7	
If the reporting bank has restated its balance sheet as a re	esult of applying push down	RIAD		YY	MM	DD	
accounting this calendar year, report the date of the bank's	s acquisition ²	9106	<u> </u>	<u> </u>	<u> </u>		M.7.
Trading revenue (from cash instruments and derivative instruments)	* *						
items 8.a through 8.e must equal Schedule RI, item 5.c) (1	-			V 1			
reported average trading assets (Schedule RC-K, item	7) of \$2 million or more for any		\vdash	1	o-date		
quarter of the preceding calendar year.):			RIAD	Bil	Mil	Thou	
a. Interest rate exposures			8757	 		┼	M.8.a.
b. Foreign exchange exposures			8758			╆┈╌┤	M.8.b.
c. Equity security and index exposures			8759		-	\vdash	M.8.c.
d. Commodity and other exposures			8760	-	1	1	M.8.d.
e. Credit exposures			F186	12.0	. 2 197	FIRE NAME	M.8.e.
Net gains (losses) recognized in earnings on credit derivations	tives that economically hedge cred	lit	35.				
exposures held outside the trading account:			C889	£.		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
a. Net gains (losses) on credit derivatives held for trading			C890		 	 	M.9.a.
b. Net gains (losses) on credit derivatives held for purpos			A251		 	 	M.9.b.
Credit losses on derivatives (see instructions)	•••••	•••••	[A231	I	ــــــــــــــــــــــــــــــــــــــ	L	M.10.
1. Does the reporting bank have a Subchapter S election in	effect for federal income tax purpo	ses	RIAD	Yes		No	
for the current tax year?			A530				M.11.
• • • • • • • • • • • • • • • • • • •							
lemorandum item 12 is to be completed by banks that are re	quired to complete Schedule			Year-	o-date	•	
C-C, part I, Memorandum items 8.b and 8.c.			RIAD	Bil	Mil	Thou	
2. Noncash income from negative amortization on closed-en	d loans secured by 1-4 family					- 4	
residential properties (included in Schedule RI, item 1.a.(1	l)(a)(1))		F228		0.0000000000000000000000000000000000000		M.12.
						5000	
lemorandum item 13 is to be completed by banks that have o	elected to account for assets		100				
nd liabilities under a fair value option.			$\langle x_{ij} \rangle$	45.			
3. Net gains (losses) recognized in earnings on assets and li	labilities that are reported at fair						
value under a fair value option:							
a. Net gains (losses) on assets			F551				M.13.a
(1) Estimated net gains (losses) on loans attributable t			5550	6-7 -) <u>(</u>	¥ (4.5)		
credit risk	***************************************		F552	-			M.13.a.
b 81-4 /1 \ 4			F553	I	1		M.13.b.
		•••••	3000000	10.00	12.2	100	
Net gains (losses) on liabilities	le to changes in instrument-		F554				M.13.b.

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

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

INSERT A - FFIEC 031

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

Year-to-date						
RIAD	Bil	Mil	Thou			
XXXX						
		1.0				
XXXX						
XXXX						

Schedule RI-A—Changes in Bank Equity Capital

Indicate decreases and losses in parentheses. Dollar Amounts in Thousands RIAD Mil 1. Total bank equity capital most recently reported for the December 31, 200%, Reports of Condition 3217 and Income (i.e., after adjustments from amended Reports of Income)..... 1. 2. Restatements due to corrections of material accounting errors and changes in B507 2. accounting principles* B508 3. 3. Balance end of previous calendar year as restated (sum of items 1 and 2)...... 4340 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock B509 5 transactions)..... B510 6. Treasury stock transactions, net 6 4356 7. 7. Changes incident to business combinations, net...... 4470 8. 8. LESS: Cash dividends declared on preferred stock..... 4460 9. LESS: Cash dividends declared on common stock 9. B511 10. 10. Other comprehensive income¹..... 4415 11. 11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) 12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal

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

Schedule RC, item 27.a).....

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

ert I includes charge-offs and recoveries through e allocated transfer risk reserve.		•	mn A) e-offs			(Colu Reco	: !		
Dellas Assaurte in Theyrondo		Bil		ndar y	ear-to	-date Bil	Mil	Thou	
Dollar Amounts in Thousands	RIAD	- 63 c	Mil	Inou	RIAD	DII	0-34000 (1)	I Hou	
Loans secured by real estate: a. Construction, land development, and other land loans in domestic offices:						Ť. 12.			
(1) 1–4 family residential construction loans	C891				C892	2 2 EX	***		1.a.(1)
(2) Other construction loans and all land development and other	C893				C894				1.a.(2)
b. Secured by farmland in domestic offices	3584				3585			2 P2 - 1 12W	1.b.
c. Secured by 1–4 family residential properties in domestic offices: (1) Revolving, open-end loans secured by 1–4 family residential									
properties and extended under lines of credit	5411			HID THE STREET	5412	VIKENEL ENGTH	SOUR DATE THE AR	Company of Sec. 13	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties: (a) Secured by first liens	C234				C217				1.c.(2)(a)
(b) Secured by junior liens	C235		10.44.29657	ATTACK SUNTANIS	C218		272.007.00		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588				3589				1.d.
e. Secured by nonfarm nonresidential properties in domestic offices: (1) Loans secured by owner-occupied nonfarm nonresidential									
properties	C895	<u> </u>	ļ	1	C896	+	-	<u> </u>	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897	ļ	ļ	+	C898				1.e.(2)
f. In foreign offices	B512	440000000000000000000000000000000000000	e e com	Transfer at	B513	i l	Garage A	#25 (G#) 258	1.f.
Loans to depository institutions and acceptances of other banks: a. To U.S. banks and other U.S. depository institutions	4653		7.50	44.2	4663				2.a.
b. To foreign banks	4654				4664				2.b.
Loans to finance agricultural production and other loans to farmers	4655				4665				3.

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

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3210

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

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

Schedule RI-B-Continued

Pa	Part I. Continued		(Colu		(Column B) Recoveries						
		Calendar year-to-date									
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou		
<u> </u>	Commercial and industrial loans:						7.74 V				
••	a. To U.S. addressees (domicile)	4645			L	4617					
	b. To non-U.S. addressees (domicile)	4646				4618					
5.	· · · · · · · · · · · · · · · · · · ·						1,45 <u>11.60</u>				
	a. Credit cards	B514				B515					
	b. Other (includes single payment, installment, all student loans, and					0/4					
	revolving credit plans other than credit cards)	B516				B517		<u> </u>	\perp		
6	Loans to foreign governments and official institutions	4643				4627		<u> </u>			
	All other loans	4644				4628	Ĺ				
	Lease financing receivables: a. Leases to individuals for household, family, and other personal										
	expenditures	F185				F187		<u> </u>			
	b. All other leases	C880				F188					
a	Total (sum of items 1 through 8)	4635		<u> </u>		4605		<u> </u>			

***************************************		(Colui	•						
Memoranda	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				M.1.
Loans secured by real estate to non-U.S. addressees (domicile)									
(included in Schedule RI-B, part I, item 1, above)	4652		L	<u> </u>	4662			<u> </u>	M.2.

3. Not applicable

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

Calendar year-to-date											
RIAD	Bil	Mil	Thou								
C388											

M.4.

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

Schedule RI-B—Continued

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Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	1
1. Balance most recently reported for the December 31, 2008, Report	s of Condition					İ
and Income (i.e., after adjustments from amended Reports of Incom		B522				
Recoveries (must equal part I, item 9, column B, above)		4605				1
B. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B,						
part II, item 4)		C079				:
LESS: Write-downs arising from transfers of loans to a held-for-sale		5523				,
5. Provision for loan and lease losses (must equal Schedule RI, item		4230				ب ا
Adjustments* (see instructions for this schedule)		C233				
7. Balance end of current period (sum of items 1, 2, 5, and 6, less iter						
(must equal Schedule RC, item 4.c)		3123				

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

Memoranda

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	C435				M.1.
Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, 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. 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389			74.1919.3 (1.14.2)	M.2. M.3.
Memorandum item 4 is to be completed by all banks. 4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above).	C781				M.4.

Schedule RI-D—Income from Foreign Offices

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

		Year-t	o-date	•	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Total interest income in foreign offices	C899				1.
Total interest expense in foreign offices	C900				2.
Provision for loan and lease losses in foreign offices	C901				3.
4. Noninterest income in foreign offices:					
a. Trading revenue	C902				4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903				4.b.
c. Net securitization income	C904				4.c.
d. Other noninterest income	C905				4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	C906				5.
6. Total noninterest expense in foreign offices	C907				6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect					
the effects of equity capital on overall bank funding costs	C908				7.
8. Applicable income taxes (on items 1 through 7)	C909				8.
Extraordinary items and other adjustments, net of income taxes, in foreign offices	C910				9.
10. Net income attributable to foreign offices before internal allocations of income and expense					
(item 1 plus or minus items 2 through 9)	C911				10.
11: Internal allocations of income and expense applicable to foreign effices. Not applicable		MULLI	RIMUM	HILLIAM	11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices	C913				12.
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12)	C914				13.

and

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 Thousands	RIAD	Bil	Mil	Thou	
1. 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.I:					
a. Income and fees from the printing and sale of checks	C013				1.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014				1.b.
c. Income and fees from automated teller machines (ATMs)	C016				1.c.
d. Rent and other income from other real estate owned	4042	<u> </u>			1.d.
e. Safe deposit box rent	C015				1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229	L	<u> </u>		1.f.
g. Bank card and credit card interchange fees	F555				1.g.
h. Gains on bargain purchases	J447	ļ			1.h.
TEXT 4461	4461		<u> </u>		1.i.
TEXT 4462	4462	ļ	<u> </u>		1.j.
K. TEXT 4463	4463	1 1 N W 1 PAPE			1.k.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:	1000				
a Data processing expenses	C017		ļ		2.a.
b. Advertising and marketing expenses	0497	—	ļ		2.b.
c. Directors' fees	4136	_	<u> </u>		2.c.
d. Printing, stationery, and supplies	C018		ļ		2.d.
e. Postage	8403		ļ		2.e.
f. Legal fees and expenses	4141	+-	ļ		2.f.
g. FDIC deposit insurance assessments	4146				2.g.
h. Accounting and auditing expenses	F556	+	ļ		2.h.
i. Consulting and advisory expenses	F557	+			2.i.
j. Automated teller machine (ATM) and interchange expenses	F558			ļ	2.j.
k. Telecommunications expenses		4	ļ		2.k.
TEXT 4464	4464	·	<u> </u>	<u> </u>	2.1.
m. 467	4467	+-	ļ	<u> </u>	2.m.
n. text	4468	}		Enther and Mark	2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI,					
item 11) (itemize and describe all extraordinary items and other adjustments):		100	1988		
a. (1) TEXT 4469	4469			LEGGLE WITE WAR	3.a.(1)
(2) Applicable income tax effect			10.00	ta fil	3.a.(2)
b. (1) TEXT 4487	4487				3.b.(1)
(2) Applicable income tax effect	10.10				3.b.(2)
c. (1) TEXT 4489	4489				3.c.(1)
(2) Applicable income tax effect		1.3			3.c.(2)

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Schedule RI-E—Continued

	·				Year-to-date					
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou					
4.	Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):									
	a. Cumulative effect of the initial application of FSP FAS 115 2 on other than temporary	C804	R524			4.a.				
	b. BSZ	B527		ALCOTE :		4.b.				
5.	Other transactions with parent holding company (from Schedule RI-A, item 11)									
	(itemize and describe all such transactions): a. TEXT 4490	4498				5.a.				
	b. TEXT 4499	4499		iana nee	e Promesse	5.b.				
6.	Adjustments to allowance for loan and lease losses (from Schedule RI-B,	\$			10.7					
	part II, item 6) (itemize and describe all adjustments): a. TEXT AS21	4521	A CSELY.	W 174.5000	1, 177, 187m, c	6.a.				
	D. TEXT 4522	4522	<u> </u>			6.b.				
7.	Other explanations (the space below is provided for the bank to briefly describe, at its									
	option, any other significant items affecting the Report of Income):	RIAD	Yes		No					
	Comments?	4769	<u> </u>		<u> </u>	7.				

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

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

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands	RCFD	Tril	Bil •	Mil	Thou	
ASSETS						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin ¹	0081					1.a
b. Interest-bearing balances ²	0071				- m - x - 785	1.b
2. Securities:		y_{ab}^{\dagger}				
a. Held-to-maturity securities (from Schedule RC-B, column A)	1754					2.a
b. Available-for-sale securities (from Schedule RC-B, column D)	1773				20000000	2.b
3. Federal funds sold and securities purchased under agreements to resell:	3					
a Federal funds sold in domestic offices	B987					3.a
b. Securities purchased under agreements to resell ³	B989					3.b
4. Loans and lease financing receivables (from Schedule RC-C):	RCFD					
a. Loans and leases held for sale	5369					4.a
b. Loans and leases, net of unearned income B528					18. 34.54	4.b
c. LESS: Allowance for loan and lease losses				7		4.0
d. Loans and leases, net of uneamed income and allowance (item 4.b minus 4.c)	B529					4.0
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	2130					8.
9. Direct and indirect investments in real estate ventures	3656					9.
10. Intangible assets:						
a. Goodwill	3163					10.a
b. Other intangible assets (from Schedule RC-M)					1	10.t
11. Other assets (from Schedule RC-F)					└	11.
12. Total assets (sum of items 1 through 11)	2170			l		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.

13. Deposits			Dollar Amo	ounts in	Thousands	RCON	Trii	Bil	Mil	Thou	
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I). 2200 13.a. (1) Noninterest-bearing RCON 6631 13.a. (2)	LIABILITIES										
(1) Noninterest-bearing											
(2) Interest-bearing	a. In domestic offices (sum of totals of columns A and C	from S	Schedule F	RÇ-E, p	art I)	2200	N. 35 V. 1155	20 - 20 Hz - 140 S	a ann aicealta	45.5 8 2.539.7	
(2) Interest-bearing. RCON 6636 1 13.a.(2) b. In foreign offices, Edge and Agreement subsidiaries, and IBFs RCFN (from Schedule RC-E, part II). (1) Noninterest-bearing. RCFN 6631 13.b. (1) Noninterest-bearing. RCFN 6636 13.b. (2) Interest-bearing. RCFN 6636 14.b. (2)	(1) Noninterest-bearing ¹	RCON	6631								, ,
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	(2) Interest-bearing	RCON	6636		<u> </u>						13.a.(2)
(10) Noninterest-bearing RCFN 6631 13.b.(1) (2) Interest-bearing RCFN 6636 13.b.(2) 14. Federal funds purchased and securities sold under agreements to repurchase: a. Federal funds purchased in domestic offices ² RCFN 6636 14.b. b. Securities sold under agreements to repurchase: a. Federal funds purchased in domestic offices ² RCFN 6995 14.b. 15. Trading liabilities (from Schedule RC-D) RCFD 3548 15. 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M). RCFD 3548 15. 17. and 18. Not applicable RC-M). RCFD 3548 16. 19. Subordinated notes and debentures ⁴ 3200 19. 20. Other liabilities (from Schedule RC-G). 2930 20. 21. Total liabilities (from Schedule RC-G). 2930 21. 22. Not applicable EQUITY CAPITAL Bank Equity Capital 3838 23. 23. Perpetual preferred stock and related surplus 3839 24. 25. Surplus (exclude all surplus related to preferred stock) 3839 25. 26. a. Retained earnings 3632 26.a. b. Accumulated other comprehensive income ⁵ B530 26.b. c. Other equity capital (components ⁶ A130 26 c. 27. a. Total bank equity capital (sum of items 23 through 26.c) 3000 27.b. 28. Total equity capital (sum of items 27.a and 27.b) 28.	b. In foreign offices, Edge and Agreement subsidiaries,	and IB	Fs					建筑		2/2	
(2) Interest-bearing RCFN 639 14. Federal funds purchased and securities sold under agreements to repurchase: a. Federal funds purchased in domestic offices ² RCFD 8995 14. a. b. Securities sold under agreements to repurchase ³ RCFD 8995 14. b. 15. Trading liabilities (from Schedule RC-D)	(from Schedule RC-E, part II)	<u></u>				2200	=		100	9145 J.	
(2) Interest-bearing RCFN 639 14. Federal funds purchased and securities sold under agreements to repurchase: a. Federal funds purchased in domestic offices ² RCFD 8995 14. a. b. Securities sold under agreements to repurchase ³ RCFD 8995 14. b. 15. Trading liabilities (from Schedule RC-D)	(1) Noninterest-bearing	. RCFN	6631								
14. Federal funds purchased and securities sold under agreements to repurchase: a. Federal funds purchased in domestic offices ²	(2) Interest-bearing	.[RCFN	0030		<u> </u>						13.b.(2)
a. Federal funds purchased in domestic offices ² . b. Securities sold under agreements to repurchase ³ . c. Frading liabilities (from Schedule RC-D). c. Trading liabilities (from Schedule RC-M). c. Tra	14. Federal funds purchased and securities sold under agree	eement	s to repure	chase:	_	Y			Ala.	100	
b. Securities sold under agreements to repurchase3 RCFD B995 15. Trading liabilities (from Schedule RC-D) 15. Trading liabilities (from Schedule RC-D) 15. 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) 16. 17. and 18. Not applicable 19. Subordinated notes and debentures4 19. Subordinated notes and debentures4 19. 2930 19. 20. Other liabilities (sum of items 13 through 20) 20. 21. Total liabilities (sum of items 13 through 20) 21. 22. Not applicable EQUITY CAPITAL Bank Equity Capital 23. Perpetual preferred stock and related surplus 24. Common stock 25. Surplus (exclude all surplus related to preferred stock) 3839 25. 26. a. Retained earnings 3632 26.a. b. Accumulated other comprehensive income5 26.b. c. Other equity capital (components6 26.c) 3210 27.a. b. Noncontrolling (minority) Interests in consolidated subsidiaries 3000 27.b. 28. Total equity capital (sum of items 27.a and 27.b) 61.	a. Federal funds purchased in domestic offices ²								<u> </u>	ļ	
15. Trading liabilities (from Schedule RC-D)	b. Securities sold under agreements to repurchase ³ RCFD										
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	15. Trading liabilities (from Schedule RC-D)									(A - 20.29K2	15.
capitalized leases) (from Schedule RC-M)	16. Other borrowed money (includes mortgage indebtedne	ss and	obligations	s under							
19. Subordinated notes and debentures ⁴	capitalized leases) (from Schedule RC-M)					3190					16.
20. Other liabilities (from Schedule RC-G)	17. and 18. Not applicable							<u> </u>			
21. Total liabilities (sum of items 13 through 20)	19. Subordinated notes and debentures ⁴						<u> </u>				1
21. Total liabilities (sum of items 13 through 20)	20. Other liabilities (from Schedule RC-G)					2930				<u> </u>	20.
22. Not applicable EQUITY CAPITAL Bank Equity Capital 23. Perpetual preferred stock and related surplus 24. Common stock 25. Surplus (exclude all surplus related to preferred stock) 26. a. Retained earnings b. Accumulated other comprehensive income ⁵ c. Other equity capital components ⁶ 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 equity capital (sum of items 27.a and 27.b)	21. Total liabilities (sum of items 13 through 20)					2948					21.
Bank Equity Capital 23. Perpetual preferred stock and related surplus											
23. Perpetual preferred stock and related surplus 23. 24. Common stock 3230 24. 25. Surplus (exclude all surplus related to preferred stock) 3839 25. 26. a. Retained earnings 3632 26. a. b. Accumulated other comprehensive income ⁵ 26. b. C. Other equity capital components ⁶ A130 26. c. 27. a. Total bank equity capital (sum of items 23 through 26.c) 3210 27. a. b. Noncontrolling (minority) interests in consolidated subsidiaries 3000 27. b. 28. Total equity capital (sum of items 27.a and 27.b) 3838 23. 23. 24. 25. 26. a. 3230 26. a. 3230 3632 3632 3632 3632 3632 3632 3632	EQUITY CAPITAL										
23. Perpetual preferred stock and related surplus 23. 24. Common stock 3230 24. 25. Surplus (exclude all surplus related to preferred stock) 3839 25. 26. a. Retained earnings 3632 26. a. b. Accumulated other comprehensive income ⁵ 26. b. C. Other equity capital components ⁶ A130 26. c. 27. a. Total bank equity capital (sum of items 23 through 26.c) 3210 27. a. b. Noncontrolling (minority) interests in consolidated subsidiaries 3000 27. b. 28. Total equity capital (sum of items 27.a and 27.b) 3838 23. 23. 24. 25. 26. a. 3230 26. a. 3230 3632 3632 3632 3632 3632 3632 3632	Bank Equity Capital									, No.	
24. Common stock							<u> </u>	ļ		ļ	4
26. a. Retained earnings						3230					24.
26. a. Retained earnings	25. Surplus (exclude all surplus related to preferred stock)					3839			<u> </u>	ļ	25.
b. Accumulated other comprehensive income ⁵ 26.b. c. Other equity capital components ⁶ 26 c. 27. a. Total bank equity capital (sum of items 23 through 26.c) 3210 27.a. b. Noncontrolling (minority) interests in consolidated subsidiaries 3000 27.b. 28. Total equity capital (sum of items 27.a and 27.b) G105 28.	26. a. Retained earnings					3632	<u> </u>		ļ	<u> </u>	26.a.
c. Other equity capital components ⁶	b. Accumulated other comprehensive income ⁵					B530				<u> </u>	26.b.
27. a. Total bank equity capital (sum of items 23 through 26.c) 27.a. b. Noncontrolling (minority) interests in consolidated subsidiaries 27.b. 28. Total equity capital (sum of items 27.a and 27.b) 6105 28.	c. Other equity capital components ⁶					A130					26 c.
b. Noncontrolling (minority) interests in consolidated subsidiaries	27. a. Total bank equity capital (sum of items 23 through	h 26.c)			3210	<u> </u>				27.a.
28. Total equity capital (sum of items 27.a and 27.b)	b. Noncontrolling (minority) interests in consolidat	ed sub	sidiaries.			3000	ļ		<u>. </u>		27.b.
29. Total liabilities and equity capital (sum of items 21 and 28)	28. Total equity capital (sum of items 27,a and 27.b)					G105					28.
	29 Total liabilities and equity capital (sum of items 21	and 28)			3300					29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2008 .2.059

RCFD	Number	
 6724		M.1.

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank

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

RCON	ММ	DD	
 8678			м.:

2.

2. Bank's fiscal year-end date

- 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.

To be reported with the March Report of Condition.

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

Exclude assets held for trading.	1	onso	mn A) lidated		(Column B) Domestic Offices				
Dollar Amounts in Thousands	RCFD	Bit	Mil	Thou	RCON	Bil	Mil	Thou	
Cash items in process of collection, unposted debits, and currency and coin	0022								
a. Cash items in process of collection and unposted debits					0020				
b. Currency and coin					0800		-		
Balances due from depository institutions in the U.S. U.S. branches and agencies of foreign banks (including their IBFs)	0083				0082	4.7	**************************************		
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)									
Balances due from banks in foreign countries and foreign central banks Foreign branches of other U.S. banks	0073				0070				
b. Other banks in foreign countries and foreign central banks	0074								
Balances due from Federal Reserve Banks					0090				
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)	0010				0010				

Schedule RC-B—Securities

Exclude assets held for trading.

	Γ''''		Н	eld-to-	matur	ity					Αv	ailable	e-for-sa	ale			!
	(Column A) Amortized Cost					(Column B) Fair Value			(Column C) Amortized Cost				(Column D) Fair Value				
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
1. U.S. Treasury securities	0211				0213				1286				1287				1.
2. U.S. Government agency										rediger. Redige							
obligations (exclude																	ĺ
mortgage-backed																	ŀ
securities):		COP					H bh										i
a. Issued by U.S. Gov-	200 A									2.7		**			31.5		
ernment agencies1	1289	anga ililaga s	1 - T & Fa do		1290	1952 NOVE - 1559*	9860311 10.8176 1	234 236	1291	g salang a	4.70	ZD YMY S	1293	β\$,Σ.Τ.Τ. V	l Sgrandiš	0.034,83	2.a.
b. Issued by U.S.					3.	20	d.)										i
Government-	N. Year	74. A							1007				4000			T	
sponsored agencies2	1294	ሚያ አጥ _{የማ}	NE SAE	1 SUPERIOR 2	1295	0.000	4 C 1/2 A 7	0.0000000	1297		R. C.	TEST D	1298		- 	£ (\$10,000)	2.b.
Securities issued by									70			w.					i
states and political		A	1	(4) (H)	0.407		T		0400	missia.	(8499				
subdivisions in the U.S	8496	L	1	<u> </u>	8497	L	<u> </u>	<u> </u>	8498	L	<u> </u>	<u></u>	0499	<u> </u>	.L	<u> </u>] 3.

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

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

			Held-to	-maturi	tv				Avail	lable-fo	or-sale			
		(Colur	nn A)		(Column B			Colum				lumn D		
Dollar Amounts in Thousands		nortize Bil	ed Cost Mil Thou	RCFD	Fair Value	Thou	RCFD	Bil	d Cost	hou R		ir Value ı міі	Thou	
4. Mortgage-backed securities (MBS): a. Residential mortgage pass-through securities: (1) Constant and but														
(1) Guaranteed by GNMA	G300			G301			G302			G	303			4.a.(1)
(2) Issued by FNMA and FHLMC	G304			G305			G306			G	307			4.a.(2)
(3) Other pass- through securities.	G308			G309		Ars	G310			G	311			4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (1) Issued or guaranteed by FNMA,														
FHLMC, or GNMA	G312	100		G313			G314			G	315			4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC,														
or GNMA	G316			G317			G318			G	319			4.b.(2)
(3) All other residential MBS	G320		and the second	G321			G322	5.0		G	323			4.b.(3)
c. Commercial MBS: (1) Commercial mortgage pass-through														
securities	G324			G325		3 2 6 5	G326		A 7 14 4 5 6	G Yo	327			4.c.(1)
commercial MBS				G329			G330	\$00,00		G	331			. 4.c.(2)
5. Asset-backed securities and structured financial products: a. Asset-backed	3000							j. G						
securities (ABS)	C026	CLESTA TAKE		C988			C989	a Transfer		С	027	2 17 No. 8 (February 1970)		5.a.
b. Structured financial products:														
(1) Cash	G336			G337		ļ	G338		.		339			5.b.(1)
(2) Synthetic	G340 G344			G341 G345	-	+	G342 G346				343 347		 	5.b.(2) 5.b.(3)
(3) Hybrid 6. Other debt securities:		1, 4	l N				100.0							υ.υ.(ο)
a. Other domestic debt											, A			
securities	1737	2 T X 78000 A 28 PV		1738			1739	Live Party State Communication	COLON I WHO HA	1	741			6.a.
b. Foreign debt	47.10			4-10		494	4744	107	731 - 18 	333	746			١
securities	1742			1743	<u> </u>		1744	į		1_1	746			6.b.

			Н	eld-to-	-matur	ity					Av	ailable	e-for-s	ale		
	•	(Colu mortiz				•	mn B) Value	<u></u>		•	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
7. Investments in mutual funds and other equity securities with readily					8											
determinable fair values1									A510				A511			
8. Total (sum of items 1 through 7) (total of column A must equal																
Schedule RC, item 2.a) (total of column D must equal Schedule RC,																
item 2.b)	1754	<u> </u>	<u> </u>	<u> </u>	1771	<u> </u>	<u> </u>	<u> </u>	1772		<u> </u>	<u> </u>	1773		<u> </u>	<u> </u>

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

Memoranda Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou]
1. Pledged securities ¹	0416				M.1.
2. Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status): a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: 3, 4 					
(1) Three months or less	A549				M.2.a.(1)
(2) Over three months through 12 months	1				M.2.a.(2)
(3) Over one year through three years	1 4 5 5 4				M.2.a.(3)
(4) Over three years through five years	A552				M.2.a.(4)
(5) Over five years through 15 years	A553	Ī			M.2.a.(5)
(6) Over 15 years	A554				M.2.a.(6)
 b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: 3,5 	A555				M 2 5 (1)
(1) Three months or less	···		+ -	+	M.2.b.(1)
(2) Over three months through 12 months			-		M.2.b.(2) M.2.b.(3)
(3) Over one year through three years	A558	╁	+	 	M.2.b.(3)
(4) Over three years through five years		-	 	+	M.2.b.(4)
(5) Over five years through 15 years	A560	-	+	+	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude	A300			413	WI.Z.D.(0)
mortgage pass-through securities) with an expected average life of: 6	A561	G460428	*		420(1)
(1) Three years or less	'''		+-	+	M.2.c.(1)
(2) Over three years	A562			<u> </u>	_ M.2.c.(2)

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.

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, 4.c.(1), 5, and 6, columns A and D, plus **residential** mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

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

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

Memoranda—Continued Dollar Amounts in Thousands RCFD Bil 2. d. Debt securities with a REMAINING MATURITY of one year or less (included in A248 M.2.d. Memorandum items 2.a through 2.c above)..... 3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading 1778 securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) ... M.3. 4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6): 8782 M.4.a. a. Amortized cost..... 8783 M.4.b. b. Fair value..... Available-for-sale Held-to-maturity (Column B) (Column C) (Column D) (Column A) **Amortized Cost** Fair Value **Amortized Cost** Fair Value Dollar Amounts in Thousands RCFD Bil Thou RCFD Bil Mil Thou RCFD Bil Mil Thou RCFD Mil Thou Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.1 5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a): a. Credit card B838 B839 **B840** B841 M.5.a. receivables B844 B845 B842 B843 M.5.b. b. Home equity lines..... B849 **B846 B847 B848** M.5.c. c. Automobile loans...... B853 B851 B852 B850 d. Other consumer loans... M.5.d. e. Commercial and

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)):

industrial loans

f. Other

B854

B858

a. Trust preferred securities issued by financial institutions.

b. Trust preferred securities issued by real estate investment trusts ..

c. Corporate and similar loans

G348 G349 G350 G351 G352 G353 G354 G355

B856

B860

M.6.b.

M.6.a.

M.5.e.

M.5.f.

G359 M.6.c.

B857

B861

B855

B859

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 200\$, Report of Condition.

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Schedule RC-B—Continued

Memoranda—Continued

			Н	eld-to	-maturi	ty					Av	ailable	e-for-sa	ale			
	71110111200 0001					•	nn C) ed Co			•	mn D) Value	1					
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
6. d. 1–4 family residential MBS issued or guaranteed by U.S. Government-																	
sponsored enterprises (GSEs) e. 1–4 family residential					G361				G362				G363				M.6.d.
MBS not issued or guaranteed by GSEs. f. Diversified (mixed)	G364				G365				G366				G367				M.6.e.
pools of structured financial products	G368				G369				G370				G371				M.6.f.
g. Other collateral or reference assets	G372				G373				G374				G375			I	M.6.g.

20

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.

aper.		(Colu Conso		•		(Colun Dome Office	estic		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil		Thou	
Loans secured by real estate	1410				# 21 				1.
a. Construction, land development, and other land loans:									
(1) 1–4 family residential construction loans					F158				1.a.(1)
(2) Other construction loans and all land development and other land loans					F159				1.a.(2)
Secured by farmland (including farm residential and other improvements)					1420				1.b.
 c. Secured by 1–4 family residential properties: (1) Revolving, open-end loans secured by 1–4 family residential 									
properties and extended under lines of credit	. 13				1797	Ī			1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					:		, n. s.		
(a) Secured by first liens					5367				1.c.(2)(a
(b) Secured by junior liens					5368				1.c.(2)(b
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties:									1.e.
(1) Loans secured by owner-occupied nonfarm nonresidential properties					F160				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties					F161				1.e.(2)
Loans to depository institutions and acceptances of other banks:									1.6.(2)
a. To commercial banks in the U.S					B531		:		2.a.
(1) To U.S. branches and agencies of foreign banks					100			a na saint	2.a.(1)
(2) To other commercial banks in the U.S.	·			1				3	2.a.(2)
b. To other depository institutions in the U.S.	•				B534				2.b.
c. To banks in foreign countries	7988 11 11 11		6833		B535				2.c.
(1) To foreign branches of other U.S. banks		V 54	3 man 445-12					1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2.c.(1)
(2) To other banks in foreign countries	· —						,		2.c.(2)
Loans to finance agricultural production and other loans to farmers	•			1	1590		***	2742072	3.
Commercial and industrial loans:	2007		V.W.70	CANADA ST	- /		1.12	4 7 3 4 4	0.
a. To U.S. addressees (domicile)		* * -a.b.:**		111111111111111111111111111111111111111	1763				4.a.
b. To non-U.S. addressees (domicile)	1764				1764				4.b.
5. Not applicable	***		1684	r egg.					7.0.
Not applicable Loans to individuals for household, family, and other personal		i.,							
expenditures (i.e., consumer loans) (includes purchased paper):					- S.A.	A_{ij}			
a. Credit cards	B538	- Carrier	490-W. 17-179-2020		B538	C 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 1011 3 10 10 10 10	28 - E 40 27 W	6.a.
b. Other revolving credit plans	B539				B539				6.b.
c. Other consumer loans (includes single payment, installment, and all						an emile order a problem	1		0.0.
student loans)	2011			(4 (4 (4 (4 (4 (4 (4 (4 (4 (4 (4 (4 (4 (2011	> > 0.039 minas			6.c.
Loans to foreign governments and official institutions (including foreign								1	V.U.
central banks)	2081				2081		and the contract of		7 .
8. Obligations (other than securities and leases) of states and political	7 (0.00)			127			V = V		••
subdivisions in the U.S	2107				2107	3 m 400 %			8.
9. Other loans	1563		-	+		- 100 to 100 to	a vite	A Company	9.
a. Loans for purchasing or carrying securities (secured and unsecured).	*************				1545			~ N./ H.	9.a.
b. All other leans (exclude consumer loans)	177				1584		†	$\neg \neg$	9.b.

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- 9. Loans to nondepository financial institutions and other loans a. Loans to nondepository financial institutions

 - b. Other loans:
 - (1) Loans for purchasing or carrying securities (secured and unsecured)
 - (2) All other loans (exclude consumer loans)

1563			
4	√ xxxx		
7.44			
	1		
	1545		
	XXXX		

Part I. Continued		Consc	mn Aj olidate ank						
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	<u> </u>
10. Lease financing receivables (net of unearned income)		116			2165			N 6 5 1 5 W	10.
a. Leases to individuals for household, family, and other personal									ı
expenditures (i.e., consumer leases)	F162			<u> </u>					10.a.
b. All other leases	F163								10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above	2123			F W1 - 5 M - 20 -	2123				11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal									
Schedule RC, sum of items 4.a and 4.b)	2122	<u> </u>	<u> </u>	1	2122		<u> </u>	<u> </u>	12 .

Memoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N,					
Memorandum item 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	RCFD				
personal expenditures)	1616				M.1.b.
 Maturity and repricing data for loans and leases (excluding those in nonaccrual status): 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 remaining maturity or 					
next repricing date of: 1,2	RCON		e de	# 1444 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
(1) Three months or less	A564		<u> </u>		M.2.a.(
(2) Over three months through 12 months	A565				M.2.a.(2
(3) Over one year through three years	A566	L	<u> </u>	ļ	M.2.a.(
(4) Over three years through five years	A567	<u> </u>	<u> </u>	ļ	M.2.a.(
(5) Over five years through 15 years	A568			<u> </u>	M.2.a.(
(6) Over 15 years	A569				M.2.a.(
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) 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 remaining maturity or next repricing date of: 1.3	RCFD				
(1) Three months or less	A570				M.2.b.(
(2) Over three months through 12 months	A571				M.2.b.(
(3) Over one year through three years				Ţ	M.2.b.(
(4) Over three years through five years	A573		1		M.2.b.(
(5) Over five years through 15 years	A574				M.2.b.(
(6) Over 15 years	A575			T'	M.2.b.(
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)					Ì
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	. A247	_			M.2.c.
 Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A⁴ 	2746				М.3.

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

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

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

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

Part I. Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
nily residential properties in	34			\$ 17.5 W	
a), column B)	_		51 1-143 82 3.2 4	Taja (15), N.O.	M.4.
included in Schedule RC-C,	_				
	B837		S 2 30 5		M.5.
rm Bank Performance Report	64 · · · · · · · · · · · · · · · · · · ·				
	C204		3 - N W		
	C3911		1 1 N		M.6.
ALODA	Oliver Ny faritr'i S				
ccordance with AICPA	% a j. Sok				
	C779			1 2 2 2 2 2	M.7.a.
				\vdash	M.7.b.
	5.00		. ": ".		IVI.7.D.
1— fairily residential					
tization features secured					
	RCON				
	F230				M.8.a.
			11.4		
	# 1				
	#e 1				
net of unearned income,					
2, column B).	6.0				
ntractually permitted on	4.01				
	F231				M.8.b.
cured by 1–4 family					
in Memorandum item 8.a	1				
	20110	1624 4.0		**********************	M.8.c.
ffices in process of		N. W.		T. Sale	
(2)(a), and 1.c.(2)(b))	[F577]			l	M.9.
	nily residential properties in a), column B) included in Schedule RC-C, th affiliated institutions, have at exceed \$500 million as of the rm Bank Performance Report the dule RC-C, part I, ccordance with AICPA rough 9	nily residential properties in a), column B)	nily residential properties in a), column B) Sincluded in Schedule RC-C, Ith affiliated institutions, have at exceed \$500 million as of the am Bank Performance Report Redule RC-C, part I, Cassiliated institutions as of the am Bank Performance Report Redule RC-C, part I, Cassiliated institutions as of the am Bank Performance Report Redule RC-C, part I, Cassiliated institutions as of the am Bank Performance Report Redule RC-C, part I, Cassiliated institutions as of the am Bank Performance Report Redule RC-C, part I, Cassiliated institutions, have at exceed \$500 million as of the am Bank Performance Report Redule RC-C, part I, Cassiliated institutions, have at exceed \$500 million as of the am Bank Performance Report Redule RC-C, part I, Cassiliated institutions, have at exceed \$500 million as of the am Bank Performance Report Redule RC-C, part I, Cassiliated institutions, have at exceed \$500 million as of the am Bank Performance Report RCFD RCST RCST RCST RCST RCST RCST RCON F230 RCON F230 RCON F230 RCON F231 RCON F232 RCON F232	nily residential properties in a), column B) included in Schedule RC-C, th affiliated institutions, have at exceed \$500 million as of the rm Bank Performance Report redule RC-C, part I, ccordance with AICPA C779 Tough 9	inly residential properties in a), column B) included in Schedule RC-C, inc

Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.		Cons	umn A olidate ank	•		Don	mn B) nestic ices)	
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9): a. Loans secured by real estate	F608								M.10.a.
(1) Construction, land development, and other land loans					F578 F579				M.10.a.(1) M.10.a.(2)
(3) Secured by 1–4 family residential properties: (a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					F580				M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties: (1) Secured by first liens					F581				M.10.a.(3)(b)(1)
(2) Secured by junior liens			4		F582				M.10.a.(3)(b)(2

Part I. Continued Dollar Amounts in Thousands		Ва	idated nk	Than	RCON	(Colur Dome Office Bil	estic	Thou	
	RCFD	Bil	MII	Thou	F583	Dii	IVIII	11100	M 40 ~ (4)
10. a. (4) Secured by multifamily (5 or more) residential properties					F584				M.10.a.(4)
(5) Secured by nonfarm nonresidential properties	F585		1 2	9638a	F585				M.10.a.(5)
b. Commercial and industrial loans	F585	3115 B	- 10 f 30	o 574.1	F303	365 G.	#138.XX		M.10.b.
c. Loans to individuals for household, family, and other personal									
expenditures (i.e., consumer loans) (includes purchased paper):	5500			Wille M	FF06			\$P. 30 3	NA 40 = (4)
(1) Credit cards	F586	∤			F586				M.10.c.(1)
(2) Other revolving credit plans	F587	- <u>≱ લા</u> #જા:		خيد جروهوا	F587	· Call	gri yangan		M.10.c.(2)
(3) Other consumer loans (includes single payment, installment,			TEE.			\$-		1000	
and all student loans)	F588				F588				M.10.c.(3)
d. Other loans	F589	1 24 5 \$150	المراجع فيجرا	g Fyritair	F589	1 1 1 1 1	14 14	(\$A7) Tu	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported									
in Schedule RC-C, part I, Memorandum item 10):		<u> </u>		. A. N.	100			762 6	
a. Loans secured by real estate	F609	v <u>a</u>	79			(1.3 a) (1.3 a)	7 3 S.	Eyday)	M.11.a.
(1) Construction, land development, and other land loans					F590	XX.9-72	1775-gov		M.11.a.(1)
(2) Secured by farmland (including farm residential and other							1	30.00	
improvements)					F591	VEST 1	1 22 7 2 .2	7.3	M.11.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family					A				
residential properties and extended under lines of credit	• 3				F592	1 - 25° 4,1		. Kyny siri.	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential								- 11	
properties:							4.1824	0.00	
(1) Secured by first liens					F593		<u> </u>	<u> </u>	M.11.a.(3)(b)(
(2) Secured by junior liens	. 13				F594		!	<u> </u>	M.11.a.(3)(b)(
(4) Secured by multifamily (5 or more) residential properties					F595		ļ		M.11.a.(4)
(5) Secured by nonfarm nonresidential properties	. \$300.0				F596		ļ		M.11.a.(5)
b. Commercial and industrial loans	F597				F597				M.11.b.
c. Loans to individuals for household, family, and other personal							Že.		
expenditures (i.e., consumer loans) (includes purchased paper):					995	11		(188	
(1) Credit cards	F598				F598		<u> </u>	<u> </u>	M.11.c.(1)
(2) Other revolving credit plans	F599				F599			W 5 7 7 7 7	M.11.c.(2)
(3) Other consumer loans (includes single payment, installment,									
and all student loans)	F600				F600			ļ	M.11.c.(3)
d. Other loans	. F601			<u> </u>	F601	<u> </u>	<u> </u>	<u> </u>	M.11.d.
(Column A) Fair value of acquire loans and leases at acquisition date	d Gro	oss co ounts	mn B) ontrac receiv	tual ⁄able	acq co flows	est es uisition ntrace not e	mn C timate on da tual c expec	at te of ash ted to	
Dollar Amounts in Thousands RCFD Bil Mil Tho	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	1
Dollar Amounts in Thousands [KCFD] Bil Mil Tho	JINGED		i Mii				1 1411	1.00	

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

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

								be collected					
RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
1,71		7								7			
Ţ	4.4												
			(i,j)						W. 1				
				11									
G091				G092				G093					
G094				G095				G096			Ī .		
ALC: XX	SKEEPS CREEK	ALC: NO.	0.00	100	Section 2		a jan						

G099

G102

G098

G101

G097

G100

M.12.a. M.12.b.

M.12.c. M.12.d.

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24

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued Dollar Amounts in Thousands RCON Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a., column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2008. 2009. 13. Construction, land development, and other land loans in domestic offices with interest reserves: a. Amount of loans that provide for the use of interest reserves (included in Schedule G376 M.13.a. RC-C, part I, item 1.a, column B)..... b. Amount of interest capitalized from interest reserves on construction, land RIAD development, and other land loans that is included in interest and fee income on loans G377 M.13.b. during the quarter (included in Schedule RI, item 1.a.(1)(a)(2))..... **RCFD** Memorandum item 14 is to be completed by all banks. G378 M.14. 14. Pledged loans and leases

INSERT C

INSERT C - FFIEC 031

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

- 15. Reverse mortgages in domestic offices:
 - a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):
 - (1) Home Equity Conversion Mortgage (HECM) reverse mortgages
 - (2) Proprietary reverse mortgages
 - b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:
 - (1) Home Equity Conversion Mortgage (HECM) reverse mortgages
 - (2) Proprietary reverse mortgages
 - c. Principal amount of reverse mortgage originations that have been sold during the year:
 - (1) Home Equity Conversion Mortgage (HECM) reverse mortgages
 - (2) Proprietary reverse mortgages XXXX

	.		
RCON	Bil	Mil	Thou
XXXX			
XXXX			
		Numbe	r
XXXX			
XXXX			
4.7			
	Bil	Mil	Thou
XXXX			
XXXX			

Part II. Loans to Small Businesses and Small Farms

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

the report date

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

Loans to Small Businesses

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

RCON	Yes	No	
 6999			

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

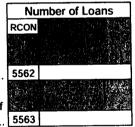
If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

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

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

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

b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.).....



(Column B)

(Column A)

2.b.

2.a.

1.

Dollar Amounts in Thousands	Number of Loans	Amou Currei Outstan	int ntly	
3. Number and amount currently outstanding of "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 (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):	RCON	RCON Bil	Mil Thou	
a. With original amounts of \$100,000 or lessb. With original amounts of more than \$100,000 through \$250,000c. With original amounts of more than \$250,000 through \$1,000,000	5564 5566 5568	5565 5567 5569	100	3.a. 3.b. 3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B): a. With original amounts of \$100,000 or less	5570	5571		4.a.
b. With original amounts of \$100,000 through \$250,000	5572 5574	5573 5575		4.b. 4.c.

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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.")

RCON	Yes	No	
6860			

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

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

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

IN	umber of Loans
RCON	
5576	
5577	

6.a.

6.b.

	(Colu	mn A)	(Co A C			
Dollar Amounts in Thousands	Number	of Loans	Outstanding			
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b,	RCON	RC	ON B	il Mil	Thou	
column B (sum of items 7.a through 7.c must be less than or equal to						
Schedule RC-C, part I, item 1.b, column B): a. With original amounts of \$100,000 or less	5578	55	79	in i Raid <u>i "Gerala A</u>		
b. With original amounts of more than \$100,000 through \$250,000	5580	55	81			
c. With original amounts of more than \$250,000 through \$500,000	5582	55	83			
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (sum of						
items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3, column B):						
a. With original amounts of \$100,000 or less	5584	55	585			
b. With original amounts of more than \$100,000 through \$250,000	5586	55	587		1	
c. With original amounts of more than \$250,000 through \$500,000	5588	55	589			

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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.

	1	onso	mn A) blidated			(Colur Dom Offi			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
ASSETS						10.00	9.00 j		
1. U.S. Treasury securities	3531				3531				1.
U.S. Government agency obligations (exclude mortgage-backed									
securities)	3532				3532				2.
Securities issued by states and political subdivisions in the U.S	3533				3533	Section 4.			3.
4. Mortgage-backed securities (MBS):						¥			
a. Residential mortgage pass-through securities issued or	<u> </u>	<u> </u>	galler,						
guaranteed by FNMA, FHLMC, or GNMA	. G379				G379	10 405	- Constants		4.a.
b. Other residential MBS issued or guaranteed by FNMA,		<u> </u>							
FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	. G380				G380				4.b.
c. All other residential MBS	. G381			ļ	G381			ļ	4.c.
d. Commercial MBS					G382	1 2 4 2 4		20.5	4.d.
5. Other debt securities									
a. Structured financial products:	Sec.		A.c.		<u> </u>				
(1) Cash	G383			<u> </u>	G383		ļ	_	5.a.(1)
(2) Synthetic			<u> </u>		G384	<u></u>			5.a.(2)
(3) Hybrid	. G385				G385		ļ	1	5.a.(3)
b. All other debt securities	G386			<u> </u>	G386				5.b.
6. Loans:		<u>. 2008</u>							
a. Loans secured by real estate	. F610								6.a.
(1) Construction, land development, and other land loans					F604				6.a.(1)
(2) Secured by farmland (including farm residential and other					سنتجيب فيستور				
improvements)					F605	V 75.7 V 64.7	N. A		6.a.(2)
(3) Secured by 1–4 family residential properties:						ia k	- 1		
(a) Revolving, open-end loans secured by 1–4 family					A Best			12.0	
residential properties and extended under lines of credit	. 33. 3.				F606		A.D. 1811 E.D. 1811	ray and process	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential									:
properties:						and the second			
(1) Secured by first liens					F607			_	6.a.(3)(b)(1)
(2) Secured by junior liens					F611	+	ļ		6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties					F612	+	ļ		6.a.(4)
(5) Secured by nonfarm nonresidential properties	34.8				F613	+	↓	<u> </u>	6.a.(5)
b. Commercial and industrial loans			SHINKS N. ENR. AND AN	A 2 - 18 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -	F614		200.00 / 1000 000	DESCRIPTION OF THE PARTY OF THE	6.b.
c. Loans to individuals for household, family, and other personal					4				
expenditures (i.e., consumer loans) (includes purchased paper):					d 2 du		N W		ž.
(1) Credit cards	F615				F615				6.c.(1)
(2) Other revolving credit plans	F616	3]			F616		200 March 19 (2012)	00 1912 (AUC ON)	6.c.(2)
(3) Other consumer loans (includes single payment, installment,		Next							
and all student loans)	F617				F617	+	↓	 	6.c.(3)
d. Other loans	F618			MA 50 CA-0900 TO	F618	EXPERIMENTAL PROPERTY.			6.d.
7.–8. Not applicable					E-1 1019E-101	W-10-4-10-10			
9. Other trading assets	3541	1 0 The 1 Add #	300000000000000000000000000000000000000		3541] 9.
10. Not applicable					9623			4	
11. Derivatives with a positive fair value	3543	PERSONAL PROPERTY.		Reserved to the	3543	3	. (C) (36-116		<u> </u> 11.
12. Total trading assets (sum of items 1 through 11) (total of column A must			e i		6 7/4	191	4 1/2	-	
equal Schedule RC, item 5)	354	5		l	3545				_ 12.

)	Conso	mn A) lidate ink		(Column B) Domestic Offices			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
LIABILITIES								
3. a. Liability for short positions	3546				3546			
b. Other trading liabilities	10004				F624			
4. Derivatives with a negative fair value	10547				3547			
5. Total trading liabilities (sum of items 13.a through 14) (total of column A						61.6		
must equal Schedule RC, item 15)	3548				3548			

femoranda Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
	KCFD	DII	IVIII	TIOU	RCON			Mod	
Unpaid principal balance of loans measured at fair value (reported Deliver to BOD) (transport of the second of the seco									
in Schedule RC-D, items 6.a through 6.d):	F790					***			M.1.a.
a. Loans secured by real estate	- 4				F625	<u>. 1 g 5 55</u>			M.1.a.(1)
(1) Construction, land development, and other land loans	. 87				1.33				W. 1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					F626	248 . 1009			M.1.a.(2)
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family	34 To				F007	10 11 12 14			
residential properties and extended under lines of credit	. \$				F627	3008.2	(2) 特种大家	1.20	M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential									
properties:					5000	th e ¥0. €		- Tanki - Ta	· ·
(1) Secured by first liens					F628		 		M.1.a.(3)(b)(1
(2) Secured by junior liens					F629			\vdash	M.1.a.(3)(b)(2
(4) Secured by multifamily (5 or more) residential properties					F630		 -	1	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	. Pranta		1	7	F631				M.1.a.(5)
b. Commercial and industrial loans	. F632				F632		1) A 1		M.1.b.
 Loans to individuals for household, family, and other personal 									
expenditures (i.e., consumer loans) (includes purchased paper):		Tark			1 2 3 2 Y		(G25)/A		
(1) Credit cards	. F633		ļ	 	F633		 	-	M.1.c.(1)
(2) Other revolving credit plans	F634	MAN TENNE) Tabi	F634	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	20.00 P. T.	5 C 59 (8)	M.1.c.(2)
(3) Other consumer loans (includes single payment, installment,									
and all student loans)	F635	<u> </u>		-	F635		ļ		M.1.c.(3)
d. Other loans	F636				F636	?'Essidet-l	10 - 1 10 m	La Lastida	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:									
a. Fair value	F639			 	F639	ļ	<u> </u>	₩	M.2.a.
b. Unpaid principal balance	F640	i Digitality	# pal 18 (20.88)	FREE STA	F640	. inisar	15590000	ran e	M.2.b.
3. Structured financial products by underlying collateral or reference						$A_{ij}^{(i)}$			
assets (for each column, sum of Memorandum items 3.a through	1								
3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					. Die				
a. Trust preferred securities issued by financial institutions	G299	CONTRACTOR SECTION	14/3/40/05/05/05/05/05/05/05/05/05/05/05/05/05	2077	G299	574.53E-0012A		90 GEV (\$6.00)	M.3.a.
b. Trust preferred securities issued by real estate investment									
trusts	G332	ऻ	ļ	ļ	G332	-		1	M.3.b.
c. Corporate and similar loans	G333	1 - 13 4 X - 1	563853 OF	Are silverous	G333		400	100000000000000000000000000000000000000	M.3.c.
d. 1–4 family residential MBS issued or guaranteed by U.S.	Mar.								
government-sponsored enterprises (GSEs)	G334	ļ		ļ.,	G334	<u> </u>	↓	<u> </u>	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335	<u> </u>	╁		G335	<u> </u>	ļ	ļ	M.3.e.
f. Diversified (mixed) pools of structured financial products	G651	<u> </u>	1		G651		 		M.3.f.
g. Other collateral or reference assets	G652				G652				M.3.g.
4. Pledged trading assets:		11.7		VI. 1			4		
a. Pledged securities	G387	+	1	1	G387			↓	M.4.a.
b. Pledged loans	G388		<u> </u>		G388	<u> </u>	1		M.4.b.

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Schedule RC-D—Continued

Memoranda—Continued

Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousan	ds RCFD	Bii	Mil	Thou	
5. Asset-backed securities:	10.0				
a. Credit card receivables	F643		<u> </u>		M.5.a.
b. Home equity lines		<u> </u>	<u> </u>		M.5.b.
c. Automobile loans					M.5.c.
d. Other consumer loans					M.5.d.
e. Commercial and industrial loans				<u> </u>	M.5.e.
f. Other					M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651				M.6.
7. Equity securities:					
a. Readily determinable fair values	F652				M.7.a.
b. Other					M.7.b.
Cuter S. Loans pending securitization		1			М.8.
Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9,					
that are greater than \$25,000 and exceed 25% of the item):					
TEXT	F655				М.9.а.
. TEXT	F656				M.9.b.
TEXT	F657				M.9.c.
c. Feet 10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D,	\$ 43			38211	
item 13.b, that are greater than \$25,000 and exceed 25% of the item):	F658		MUZSHREFER.	Y-0, 84	M.10.a.
A. F658 TEXT	F659	-	\top	1	M.10.b.
D. F859 TEXT	F660	+-	+	+	M.10.c.
C F860		<u>′</u>			J 141. 10.0.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

			Tran	sactio	n Acco	unts			No		sactio ounts	on
 Individuals, partnerships, and corporations (include all certified and official checks)	(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:												
· · · · · · · · · · · · · · · · · · ·	B549								B550	11 11 11 11 11 11 11 11 11 11 11 11 11	15%	
•	2202				, C.,				2520			<u> </u>
3. States and political subdivisions in the U.S	2203	".d %.d+"	. 35 M 35 5 7 4	. 15 1 61	17.			A7 (2530			
4. Commercial banks and other depository	B551	***						1	B552			
	2213		Special City	1336					2236	Taliga.		1.75, 03/97
Foreign governments and official institutions (including foreign central banks)	2216								2377			
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215				2210				2385			

-> Replace with INSERT D

Me	moranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1.	b. Total brokered deposits	6835 2365				M.1.a. M.1.b.
_	c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1) Brokered deposits issued in denominations of less than \$100,000	2343 2344		- 3/ (2)		M.1.c.(1)
F-	d. Maturity data for brokered deposits: (1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
	of one year or less (included in Memorandum item 1.b above)	A244 5590				M.1.d.(2)
2	(to be completed for the December report only)	5590				M.1.e.
	(1) Money market deposit accounts (MMDAs)	6810 0352 6648				M.2.a.(1) M.2.a.(2) M.2.b.
خ م	C. Total time deposits of \$100,000 or more (1) Individual Retirement Accounts (IRAs) and Keogn Plan assesumts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above	2604 F233				M.2.c. M.2.c.(1)

Replace with INSERT E

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.

INSERT D - FFIEC 031

c. Fully insured brokered deposits (included in Memorandum item 1.b above):¹



⁽²⁾ Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts

2343	25-131	
XXXX		

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

INSERT E - FFIEC 031

c. Total time deposits of \$100,000 through \$250,000

d. Total time deposits of more than \$250,000

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

XXXX		
XXXX		
F233		

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Schedule RC-E—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
 3. Maturity and repricing data for time deposits of less than \$100,000: a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: 1.2 					
(1) Three months or less	A579				M.3.a.(1)
(2) Over three months through 12 months	A580				M.3.a.(2)
(3) Over one year through three years	I A E O 4				M.3.a.(3)
(4) Over three years	A582	1. 1./well/miles	amena di so da de		M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	A241				M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more: a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: 1.4					
(1) Three months or less	A584		ļ	├	M.4.a.(1)
(2) Over three months through 12 months	A585		<u> </u>	ļ	M.4.a.(2)
(3) Over one year through three years	A586		<u> </u>		M.4.a.(3)
(4) Over three years	A587	An are the First		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	A242				M.4.b.

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

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

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

	Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou
Deposits of:					
· •	official checks)	B553			L FARWAY L BOOM
dividuals, partnerships, and corporations (include all certified and official checks)	B554			12	
	tutions	2625			
3. Foreign banks (including 0.5. branches and agencies of foreign banks, including their fore)					
Foreign banks (including U.S. branches and agencies of foreign banks, including their fore) Foreign governments and official institutions (including foreign central banks) J.S. Government and states and political subdivisions in the U.S		B555		<u> </u>	
5. U.S. Government and states and political subdivisions in the U.S				<u>L</u>	<u></u>
Memorandum	D. II. A The constant				
***************************************	Dollar Amounts in Thousands			Mil	Thou
Time deposits with a remaining maturity of one year or less (include)	ed in Part II, item 6 above)	A245			<u></u>

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

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.

Schedule RC-F—Other Assets

Dollar	Amounts in	Thousands	RCFD	Bil	Mil	Thou	
Accrued interest receivable ¹			B556				1.
2. Net deferred tax assets ²						Lanca villa vi	2.
3. Interest-only strips receivable (not in the form of a security) ³ on:							0 -
a. Mortgage loans			A519 A520				3.a.
h Other financial assets						\vdash	3.b.
Equity securities that DO NOT have readily determinable fair values ⁴					L		4.
5. Life insurance assets			C009	24. 2 · · ·	-	5. CV (100 E) 27	5.
6. All other assets (itemize and describe amounts greater than \$25,000 that	exceed 25%	of					
this item)			2168				6.
a. Prepaid expenses (excluding prepaid assessments)	2166						6.a.
b. Repossessed personal property (including vehicles)	1578		Š to A				6.b.
c. Derivatives with a positive fair value held for purposes other than							
trading	C010						6.c.
d. Retained interests in accrued interest receivable related to securitized							
credit cards	C436						6.d.
e. FDIC loss-sharing indemnification assets							6.e.
f. Prepaid deposit insurance assessments							6.f.
TEXT	3549						6.g,
9. 3549 TEXT	3550						6.h.
N. 3550 : TEXT	3551						6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	. ———		2160				7.

Schedule RC-G—Other Liabilities

Dolla	ar Amounts	in Thousands	RCON	Bil	Mil	Thou	
1. a. Interest accrued and unpaid on deposits in domestic offices 5						Professional Control	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes	•		RCFD				ı
payable)			3646				1.b.
Net deferred tax liabilities ²			3049				2.
Allowance for credit losses on off-balance sheet credit exposures			B557				3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 th	nat exceed 2	25% of this					ı
item)			2938		ļ		4.
a. Accounts payable					27.00 20.00		4.a.
b. Deferred compensation liabilities	C011						4.b.
c. Dividends declared but not yet payable	2932						4.c.
d. Derivatives with a negative fair value held for purposes other than	Y272-11	7-16-17					
trading	C012		1				4.d.
TEXT	3552						4.e.
6. 3552 f TEXT	3553						4.f.
f. 3553	3554		1				4.g.
g. [3554] 5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930		T		5.

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

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

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

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

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

31

1. 2.

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

				ſ	Dor	nestic	Offic	es		
Dollar A	Amoun	ts in	Thous	ands	RCON	Bil	Mil	Thou		
1. and 2. Not applicable										
Securities purchased under agreements to resell					B989					
Securities purchased under agreements to resurrance Securities sold under agreements to repurchase	••••••	•••••			B995					
Securities sold under agreements to reputchase Other borrowed money			• • • • • • • • • • • • • • • • • • •		3190					
•		••••••	• • • • • • • • • • • • • • • • • • • •							
EITHER 6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IB	RFs				2163					
OR	J. U	•••••								
 Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs 					2941					
Net due to own foreign offices, Edge and Agreement substitutions, and 1976 Total assets (excludes net due from foreign offices, Edge and Agreement substitutions).	ubsidia	ries	and							
BFs)	apolale	,			2192					
Total liabilities (excludes net due to foreign offices, Edge and Agreement su	ıbsidia	ries. a	and	•••••						
BFs)					3129					
IDI 5)										
		Colu	mn A))	(Colu	mn B))		
			d Cos				alue o			
	He		Matur	ity			e-for-9 rities	Sale		
	Securities									
Dollar Amounts in Thousands	RCON Bil Mil Tho				RCON	Bil	Mil	Thou		
40. LLC Transum convertion	0211				1287					
10. U.S. Treasury securities		ÿ		A DOM				7		
securities)	8492				8495					
12. Securities issued by states and political subdivisions in the U.S.	8496				8499					
13. Mortgage-backed securities (MBS):	77									
	gara. Roberto			VW.						
a. Mortgage pass-through securities: (1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389				G390					
(2) Other mortgage pass-through securities	1709				1713					
b. Other mortgage-backed securities (include CMOs, REMICs, and		14.3% 190-2								
stripped MBS):										
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G393				G394					
(2) All other mortgage-backed securities	1733				1736					
14. Other domestic debt securities (include domestic structured financial		- A	7 74							
products and domestic asset-backed securities)	G397				G398					
								100		
					G400					
15. Foreign debt securities (include foreign structured financial products	G399						<u> </u>	110		
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399					}				
 15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities). 16. Investments in mutual funds and other equity securities with readily 					A511			a series and a series and a series and		
Foreign debt securities (include foreign structured financial products and foreign asset-backed securities) Investments in mutual funds and other equity securities with readily determinable fair values					M MAY WE TO SERVE THE SERVE					
Foreign debt securities (include foreign structured financial products and foreign asset-backed securities)		1.3			M MAY WE TO SERVE THE SERVE			1		
Foreign debt securities (include foreign structured financial products and foreign asset-backed securities) Investments in mutual funds and other equity securities with readily determinable fair values					14.5					
 15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities)					14.5		Mil	Thou		

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	
Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133				
2 Total IBF liabilities (component of Schedule RC, item 21)	2898] :

Schedule RC-K—Quarterly Averages¹

Dollar Amounts in Thousands	RCFD	Tril	Bil	Mil	Thou	
ASSETS						
Interest-bearing balances due from depository institutions	3381	1 10 10 10 10 10 10 10 10 10 10 10 10 10	875-7517-74	i De Jane Santo		1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage-	40万万					
backed securities)	B558		↓	<u> </u>	<u> </u>	2.
3. Mortgage-backed securities ²	B559		S = 1, 25 (2)	1000	10000000	3.
4. All other securities ^{2, 3} (includes securities issued by states and political subdivisions in	§ 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3					
the U.S.)	B560		 	ļ	<u> </u>	4.
Federal funds sold and securities purchased under agreements to resell	3365				- 7 E . Z. C. c	5.
6. Loans:						
a. Loans in domestic offices:	RCON	_		_		
(1) Total loans	3360	l			r dyn cayyyn	6.a.(1)
(2) Loans secured by real estate:		,	_		. ,	
(a) Loans secured by 1–4 family residential properties	3465		4—	—	1	6.a.(2)(a)
(b) All other loans secured by real estate	3466	+	-	—		6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers	3386		┼			6.a.(3)
(4) Commercial and industrial loans	. 3387					6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards	. B561				120 1 AVX	6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and						
revolving credit plans other than credit cards)	B562		-	-	 	6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	1 3360	<u> </u>	-	+	1	6.b.
7 Trading assets [RCFI	3401	١.	┿	 	+	7.
8. Lease financing receivables (net of unearned income)	3404	,	╁	-	+	8.
9. Total assets ⁴ [RCFI	3368			41 N. B. 17 (E PARTE NA	9.
LIABILITIES						
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts,		1025				
and telephone and preauthorized transfer accounts) (exclude demand deposits)	. 3485)		MENTS		10.
11. Nontransaction accounts in domestic offices:	9.50				: A K C BY	
a. Savings deposits (includes MMDAs)	B56					11.a
b. Time deposits of \$100,000 or more	A51					11.b
c. Time deposits of less than \$100,000	A52		255766		l Personalis	11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries,	11 TO 1 TO 1					1
and IBFs	N 340					12.
13. Federal funds purchased and securities sold under agreements to reputchase	D 335			1		13.
14. Other borrowed money (includes mortgage indebtedness and obligations under	#128.S	ALDEY.		fine of the		Ž.
capitalized leases)	D 335	-	1	- 1		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.

FFIEC 031 Page RC-21

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

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

sported in Schedule NO-E are regarded as volume ind			U = - A :		There	onda l	porpl pu	Mil Thank	
		Do	llar Amo	unts in	inous	ands	RCFD Bil	Mil Thou	
Unused commitments:					•.				
a. Revolving, open-end lines secured by 1-4 fami	ly residentia	l propert	ies, e.g.,	home	equity		0047	35987040788	4
lines			· · · · · · · · · · · · · · · · · · ·	•••••			3814		1.a.
b. Credit card lines							3815	9. C. (\$18.45)	1.b.
c. (1) Commitments to fund commercial real estate	e, construct	ion, and	land dev	elopm	ent loa	ns			
secured by real estate:		\							
(a) 1-4 family residential construction loan	commitmen	ts					F164	Table of Salary Lead	1.c.(1)(a)
(b) Commercial real estate, other construet	io n Ioan, an	d land							
development loan commitments						·····	F165		1.c.(1)(b)
(2) Commitments to fund commercial real esta	te, construc	tion, and	land de	elopm	ent loa	ıns	\rightarrow		
NOT secured by real estate							6550	\rightarrow	1.c.(2)
d. Securities underwriting							3817	\rightarrow	_1.d.
e. Other unused commitments							3818		1.e.
2. Financial standby letters of credit							3819	4, 10	2.
Item 2.a is to be completed by banks with \$1 billie	on or more	in total	asse <u>ts.¹</u>						
a. Amount of financial standby letters of credit cor	veved to ot	hers	382)		<u> </u>			2.a.
Performance standby letters of credit							3821		3.
item 3.a is to be completed by banks with \$1 billion	on or more	in total	assets.1						
a. Amount of performance standby letters of cred	it conveved	to others	382	2				2	3.a.
Commercial and similar letters of credit							3411		4.
5. Not applicable									
 Not applicable Securities lent (including customers' securities len 	t where the	custome	er is						
indemnified against loss by the reporting bank)							3433		6.
indentifiated against 1999 by the repeting survey.									
	(Coli	ımn A)		(Col	umn B)			
	Sold P	rotectio	n Pur	ch <mark>ase</mark>	d Prot	ection			
7. Credit derivatives:	RCFD Bit	Mil	Thou RCF	D Bil	Mil	Thou			
a. Notional amounts:			W. 19.						
(1) Credit default swaps			C96						7.a.(1)
(2) Total return swaps			C97	1					7.a.(2)
(3) Credit options			C97	3					7.a.(3)
(4) Other credit derivatives	0000	1	C97	5					7.a.(4)
b. Gross fair values:	WINDS			46	1000				
	A CONTRACTOR OF THE PERSON NAMED IN COLUMN 1	Na 182 (577)	C22						7.b.(1)
(1) Gross positive fair value	C220	 	C2	_					7.b.(2)
(2) Gross negative fair value	ostmont:2	<u> </u>		=					` ′
c. Notational amounts by regulatory capital tr									
(1) Positions covered under the Market Ris							G401	Santy 2-100 / 200 / 100	7.c.(1)(a
(a) Sold protection							G402	-	7.c.(1)(l
(b) Purchased protection			••••••						1
(2) All other positions:							G403		7.c.(2)(a
(a) Sold protection							. (3405)		7.0.(2)(
(b) Purchased protection that is recogn							G404		7 0 /2)//
purposes						••••	MATERIAL PROPERTY AND ADMINISTRATIONS OF STREET		7.c.(2)(l
(c) Purchased protection that is not rec	ognized as	a guara	intee for	regul	atory o	apital			7 - 101
purposes							G405		7.c.(2)(d

¹The \$1 billion asset size test is generally based on the total assets reported in the June 30, 200\$, Report of Condition.

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

INSERT F - FFIEC 031

	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou
1.	Jnused commitments:	.a. 97.2		18 j	
;	a. Revolving, open-end lines secured by 1-4 family residential	6r 80.50	N Y	49, 34	
	properties, i.e., home equity lines	3814			
	Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.				
	(1) Unused commitments for Home Equity Conversion Mortgage		100	16.2	
	(HECM) reverse mortgages outstanding that are held for	RCON			
	investment in domestic offices (included in item 1.a above)	XXXX			
	(2) Unused commitments for proprietary reverse mortgages	2.44		1.00	
	outstanding that are held for investment in domestic offices	44.5		10000	
	(included in item 1.a above)	XXXX	F 35 F 97 (158) A1		
		RCFD		1	
i	c. Credit card lines	3815			TV 164872 TV
	Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. ¹ (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)				
	(1) Unused consumer credit card lines	XXXX		T	Carrier Ballin
	(2) Other unused credit card lines	XXXX		╅───	
	c. Commitments to fund commercial real estate, construction, and land development loans:	***			
	(1) Secured by real estate:				
	(a) 1-4 family residential construction loan commitments	F164			
	(b) Commercial real estate, other construction loan, and land		A.		
	development loan commitments	F165			
	(2) NOT secured by real estate	6550			
	d. Securities underwriting	3817			
	e. Other unused commitments:		(nasy	100	
	(1) Commercial and industrial loans	XXXX			
	(2) Loans to financial institutions	XXXX			
	(3) All other unused commitments	XXXX		<u></u>	

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

Schedule RC-L—Continued

					Remai	ning	Matu	ity of:	ty of:							
			mn A) r or Le		O	er O	mn B) ne Ye Five Y	ar	0	(Colui ver Fiv						
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou				
i. Notional amounts by remaining maturity:												3.4				
(1) Sold credit protection:1	36-113				0.407				G408			5#33 <u>2</u> %				
(a) Investment grade	G406				G407		-		G411		 					
(b) Subinvestment grade	G409	NG 1899.	. 200 i 1928	3 1 1	G410	100			6411	77563						
(2) Purchased credit protection:2					0440	7.75%	425975 1		G414		7, 5%2	2017				
(a) Investment grade	G412		<u> </u>		G413				-	-						
(b) Subinvestment grade	G415		L		G416		<u> </u>	1	G417	<u> </u>	<u> </u>					
									RCFD	Bil	МІІ	Thou				
									ROFL	DII	IVIII	11100				
									8765			20 BA E 1 s				
ot foreign exchange contracts					•••				8/00	1	1,310	78				
other off-balance sheet liabilities (exclude deriv	/atives)) (iten	nize ar	nd des	cribe e	acn c	compo	nent	3430		1001/49/8					
this item over 25% of Schedule RC, item 27.a,					[]		T	т	3430			38434 T				
Securities borrowed					3432		├	┼								
Commitments to purchase when-issued securi	ties		· · · · · · · · · · · · · · · · · · ·		3434	V2007845	1000		j							
Standby letters of credit issued by a Federal H	ome Lo	oan B	ank o	n the	2070		100									
bank's behalf		••••••		•••••••	C978		<u> </u>	┼								
TEXT 3555					3555		 	 								
TEXT 3556					3556		1	∔ ·—	-							
TEXT 3557					3557	200		5 4 C - 1 C								
Il other off-balance sheet assets (exclude deriva	tives) (itemiz	ze and	ļ												
escribe each component of this item over 25% of									559	. 1						
em 27.a, "Total bank equity capital")						34-Sar			229							
. Commitments to sell when-issued securities		• • • • • • • •		••••••	3435		1	 	-			1.5				
TEXT 5592					5592	ļ	 	 	- 77							
TEXT 5593					5593		 	 								
TEXT . 5594					5594		+	+								
TEXT 5595					5595	L	<u> </u>		100	10 th 180						
								[E/	Sen I =	il Bil	Mil	Thou				
ear-to-date merchant credit card sales volume:									CFD T	11 811	- MIII	11100				
	irina ha	nnl-						IC:	223	1	1	1				
 Sales for which the reporting bank is the acqu Sales for which the reporting bank is the agen 	IIIII Da	ai in	••••••	• • • • • • • • • • • • • • • • • • • •		• • • • • • • • • • • • • • • • • • • •		·····	224	+	+	+				

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

Schedule RC-L—Continued

Dollar Amounts in Thousands		Intere	umn A est Ra ntracts	te		rèign	umn E Excha ntracts	ange	Ed	quity i	umn C Deriva ntracts	ative		nd and		
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):		RC	FD 8693			RCI	D 8694			RCI	FD 8695			RC	FD 8696	
a. Futures contracts																L 1
b. Forward contracts c. Exchange-traded option contracts:			FD 8697 FD 8701				FD 8698 FD 8702	I			FD 8699 FD 8703	<u>I</u>			FD 8700 FD 8704	1
(1) Written options	\Box	RC	FD 8705	!	 	RC	FD 8706	<u></u>	П	RC	FD 8707			RC	FD 8708	
(2) Purchased options		RC	FD 8709			RC	FD 8710	<u> </u>		RC	FD 8711			RC	FD 8712	
(1) Written options		RC	FD 8713			RC	FD 8714	ļ	┦	RC	FD 8715	<u> </u> ;	\vdash	RC	FD 8716	<u> </u>
(2) Purchased options		RC	FD 3450			RC	FD 3826			RC	FD 8719			RC	FD 8720	
e. Swaps	Ш	BC	FD A126		\sqcup	PC	FD A127		igwdap	RC	FD 8723	<u> </u>	╀┦	RC	FD 8724	L
13. Total gross notional amount of	H		1 20	Τ	Н т		T	T	\vdash		1	T	+		T	T .
derivative contracts held for trading 4. Total gross notional amount of derivative contracts held for		RC	FD 8725			-	FD 8726			RC	FD 8727	. A.A. 5. A. 685		RC	FD 8728	
purposes other than trading a. Interest rate swaps where the bank has agreed to pay a fixed rate		RO	FD A589													
15. Gross fair values of derivative contracts:								i ii							FD 8736	
a. Contracts held for trading: (1) Gross positive fair value			OFD 8733				FD 8734				FD 8736		ļ		CFD 8740	
(2) Gross negative fair valueb. Contracts held for purposes other										nice a set						
than trading: (1) Gross positive fair value			CFD 874			RO	FD 874	2		RO	CFD 874	3		R	CFD 8744	
(2) Gross negative fair value	<u> </u>	R	CFD 874	5		R	CFD 874	В	F	R	CFD 874	7		R	CFD 874	3 T

Schedule RC-L—Continued

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

				-		ĺ		5	1	1	\vdash	ز	(Column D)	۶	_	(Column F)	Ē	-	
	<u>ပ</u> 	(Column	٩ ا		⊒ ()	(Column B)		ટ	(Solumn C)	<u> </u>		3.		•			` .	=	
	Banks and S	and Se	Securities		Monoline Financial	Cuarantors	cial	Ť	Hedge Funds	spun		ğ 8	Sovereign Governments	- \$ <u></u>	o de co	Corporations and All Other Counterparties	is and terpar	ties	
	-			+	-			-	-	۲				-	100	200	3	į	
Dollar Amounts in Thousands RCFD		<u>≥</u>	Mil Thou	ou RCFD	<u>5</u>	Ī	Thou RCFD	RCFD	8	Mi	Thou R	RCFD BI	W.	_	Inou KCFU	IIQ	-8	201	
	243.3																		
16. Over-the counter derivatives:	2418			G419	61			G420		\mid	၅	G421			G422				16.a.
a. Net current credit exposure	21.0							5000								garden.			
b. Fair value of collateral:	G423			G424	24		200	G425			၅	G426			G427				16.b.(1)
(1) Cash—U.S. dollar	_	-	+	G429	53			G430			9	G431			G432				16,b,(2)
(2) Cash—Other currencies		+	+	G434	*	_		6435	-	-	9	G436		_	G437				16.b.(3)
(3) U.S. Treasury securities	-		*							1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		A was in the second							
(4) U.S. Government agency and														5 3 , 3 4					
U.S. Government-sponsored agency	G438			G439	39			G440			9	G441			G442				16.b.(4)
debt securities	G443		-	G444	#	_		G445			၅	G446			G447				16.b.(5)
(5) Corporate bonds		-	-	G449	6			G450			9	G451			G452				16.b.(6)
(6) Equity securities	_	\vdash	\vdash	9454	72			G455			9	G456		_	G457				16.b.(7)
(7) All other collateral	XII.																Ü		•
(8) Total fair value of collateral (sum of	G458		_	G459	59			G460			9	G461			G462				16.b.(8)
items 16.b.(1) through (7)}		1																	

¹ The \$10 billion asset size test is generally based on the total assets reported on the June 30, 200∯, Report of Condition.

Schedule RC-M-Memoranda

Dollar Amounts in Thous	sands RCFD Bil Mil Thou	
Extensions of credit by the reporting bank to its executive officers, directors, principal		
shareholders, and their related interests as of the report date:		
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal		
shareholders, and their related interests	6164	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of	f all	
extensions of credit by the reporting bank (including extensions of credit to		
related interests) equals or exceeds the lesser of \$500,000 or 5 percent	nber	•
of total capital as defined for this purpose in agency regulations		1.b.
2. Intangible assets other than goodwill:		
a. Mortgage servicing assets	3164	2.a.
(1) Estimated fair value of mortgage servicing assets		2.a.(
b. Purchased credit card relationships and nonmortgage servicing assets	B026	2.b.
c. All other identifiable intangible assets		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)		2.d.
3. Other real estate owned:	RCON	
a. Construction, land development, and other land in domestic offices		3.a.
b. Farmland in domestic offices	···········	3.b.
c. 1–4 family residential properties in domestic offices	······	3.c.
d. Multifamily (5 or more) residential properties in domestic offices		3.d.
e. Nonfarm nonresidential properties in domestic offices		3.e.
		3.f.
f. Foreclosed properties from "GNMA loans"	RCFN	U
to facility officer		3.g.
g. In foreign offices	RCFD	J.y.
The state of the s		3.h.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)	2130	J.11.
4. Not applicable		
5. Other borrowed money:		
a. Federal Home Loan Bank advances:		
(1) Advances with a remaining maturity or next repricing date of:1	FOSE	/
(a) One year or less		5.a.(
(b) Over one year through three years		5.a.(
(c) Over three years through five years		5.a.(
(d) Over five years	10. カー・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・	5.a.(
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1	^ /	
above) ²		5.a.(
(3) Structured advances (included in items 5.a.(1)(a) – (d) above)		5.a.(
b. Other borrowings:		
(1) Other borrowings with a remaining maturity or next repricing date of:3	F-000	
(a) One year or less		5.b.
(b) Over one year through three years		5.b.
(c) Over three years through five years		5.b.
(d) Over five years		5.b.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in		
item 5.b.(1)(a) above)*	B571	5.b.
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC,		
item 16)	3190	5.c.

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

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

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

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

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Schedule RC-M—Continued

Dollar Amounts in Thousands	RCFD	Yes	7.7	No	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?	B569				6.
	RCFD	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570				7.
8. Primary Internet Web site address of the bank (home page), if any					
(Example: www.examplebank.com)					0
TEXT http://					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				9.
10. Secured liabilities:					
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in	RCON	Bil	Mil	Thou	
Schedule RC, item 14.a)	F064				10.a.
 b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, 	RCFD F065	_			10.b.
items 5.b.(1)(a)–(d))	[1003	<u> </u>	1	L	10.0.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health	RCON	Yes		No	
Savings Accounts, and other similar accounts?	G463				11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance (of Marie				
orders for the sale or purchase of securities?	G464	L		<u> </u>] 12.

INSERT G

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13.	Ass	sets covered by loss-sharing agreements with the FDIC:	RCFD	Bil	Mil	Thou
	a.	Loans and leases (included in Schedule RC, items 4.a and 4.b)	XXXX			
	b.	Other real estate owned (included in Schedule RC, item 7)	XXXX			
	C.	Debt securities (included in Schedule RC, items 2.a and 2.b)	XXXX			
	d.	Other assets	XXXX			

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

	3(Past thro ays a	mn A) due ough 8 and sti	9			lue 90)		•	mn C)		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Loans secured by real estate: a. Construction, land development, and other land loans in domestic offices: (1) 1–4 family residential construction loans	F172				F174				F176				1.a.(1)
(2) Other construction loans and all land					LEASE				F177			Zi Liti	1 0 (2)
development and other land loans	F173		 	 	F175			 	3495		 	\vdash	1.a.(2) 1.b.
 b. Secured by farmland in domestic offices c. Secured by 1–4 family residential properties in domestic offices: (1) Revolving, open-end loans secured by 1–4 family residential properties and 	3493				3494				3493				1.0.
extended under lines of credit	5398		4-4-4		5399				5400				1.c.(1)
(2) Closed-end loans secured by1–4 family residential properties:	C236				C237				C229				1.c.(2)(a)
(a) Secured by first liens	C238		\vdash	+	C239	 			C230	+			1.c.(2)(b)
(b) Secured by junior liens	. 02301	-3671	7.490 1.490		0200			V. V.				4 34	(_,(_,
d. Secured by multifamily (5 or more) residential properties in domestic offices e. Secured by nonfarm nonresidential properties in domestic offices:	. 3499	***			3500				3501				1.d.
(1) Loans secured by owner-occupied	F178		C. 17.5.768	******	F180			1 6 6 5 7	F182				1.e.(1)
nonfarm nonresidential properties(2) Loans secured by other nonfarm		1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				4.6		= 45 kg # 3			49,		ì
nonresidential properties	F179	124622.00			F181				F183	,			1.e.(2)
Homesidential properties	RCFN	2.34.27			RCFN				RCFN				
f. In foreign offices	. B572				B573				B574				1.f.
Loans to depository institutions and acceptances of other banks: a. To U.S. banks and other U.S. depository	RCFD				RCFD	-			RCFD				- A
institutions	5377	<u> </u>			5378		<u> </u>	 	5379	_	_	 	2.a.
b. To foreign banks	5380	1945 Messay 2	-unservaged 2%	655 E F 1	5381	e de la composition	50.300	3605.5.550	5382				2.b.
Loans to finance agricultural production and						16.11		5445E					
other loans to farmers	1594	40.00.10	ENGLISHE	520720550	1597	3 2 2 3 1 2 3 3	18600190	10 14 T 10	1583		V. 6. 1 . 1 . 1		3.
Commercial and industrial loans:	1054	B 8	St. 244		4050			a Cita	1253		100000	884704	4.a.
a. To U.S. addressees (domicile)	1251		-	+	1252 1255		+	+	1256		+-	+-	4.b.
b. To non-U.S. addressees (domicile)	1254		630.00		1230		7 3 3 5		120			S1 24 5	4,5.
Loans to individuals for household, family, and other personal expenditures: a. Credit cards	B575				B576) 6			B57	7			5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans)											,		
other than credit cards)	B578		7.76		B579	9	(See A		B58		1		5.b.
6. Loans to foreign governments and official	5290		1	7/44	5390	<u> </u>	er v.C.	nvek St	539	Marie Control of State of Stat		* * * * . * *	6.
institutions	5389	-			5460		+	+	546		+		→ 0. 7.
7. All other loans	5459				1 3400	<u> </u>			1040	<u> </u>			J

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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.

ems 1 through 8.		(Coh:	mn A)			(Colu	mn B)		(0	:olur	nn C)	7
	3	`Past 0 thro	due ugh 89 nd stil	9	ı	Past d lays o	lue 90 r more still		-		ccrual	
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil Thou	
Lease financing receivables: a. Leases to individuals for household, family,								1				
and other personal expenditures	F166				F167				F168			8.a.
b. All other leases	F169	3 64	in ext in a	x 1881	F170			4.43	F1/1			8.b.
Debt securities and other assets (exclude other real estate owned and other repossessed				1: 86 25 (1) 24 (1)	0500		. () () () I		2507			
assets)	3505		4.4	3.5.17	3506	. 1.1.78			3507			9.
Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed												
by the U.S. Government (including loans and	- 14 - 14 - 14 - 14 - 14 - 14 - 14 - 14											
leases covered by FDIC loss-sharing	5612	<u> </u>	18, 2, 7		5613				5614			10.
agreements)	3012		. 12 .		3013	A VAL	53,000, 0	102 C	3014			10.
Guaranteed portion of loans and leases included in item 10 above (exclude rebooked)	f.											
"GNMA loans")	5615				5616				5617] 10.a.
b. Rebooked "GNMA loans" that have been												U.A. (a)
repurchased or are eligible for repurchase		1961										
included in item 10 above	C866		L	<u> </u>	C867	<u> </u>	L		C868		<u> </u>	10.b.
		(Colu	ımn A)			(Colu	ımn B))	((Colu	mn C)	7
•		Pas	t due ough 8			Past	due 90 or mor)	N	lona	ccrual	
			and sti		'	•	d still	•				Ì
Memoranda	1 .	-	ruing			acc	ruing					
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil Tho	u
Restructured loans and leases included in												
Schedule RC-N, items 1 through 8, above												1.13 (8%)
(and not reported in Schedule RC-C, Part I,												
Memorandum item 1):							1987					385 1818
Loans secured by 1–4 family residential properties in domestic offices	F661	10 m	2, 1219 <u>24</u> 2	8. 57 1 2 5 5 7	F662	18/30/8/22	2012		F663	5-12-14-KET		M.1.
b. Other loans and all leases (exclude loans	23 2			1.77					W. S.			
to individuals for household, family, and	RCFD		\$ 1		RCFD	特百		1.0	RCFD			
other personal expenditures)	1658		COLOR MARK		1659		136 76 1376	30 (2022 S. 1989)	1661	X.4; \$2.55	100000000 VVVI	M.1.
2. Loans to finance commercial real estate,												
construction, and land development activities												100
(not secured by real estate) included in	6558	\$255.2 %			6559			3	6560			M.2.
Schedule RC-N, items 4 and 7, above	0000		100	200	8 333	95/94		10.00				W 141.2
Loans secured by real estate to non-U.S.	124.70	483			1			4 W	1.41			A.
· · · · · · · · · · · · · · · · · · ·	1.50						72 6	WAY 45 14	A CONTRACTOR	127 W. B	THE RESERVE AND AREA	
addresses (domicile) (included in Schedule RC-N, item 1, above)	1248	L			1249				1250			M.3.

Schedule RC-N—Continued

Memoranda—Continued

	3	Past 0 thro	ugh 89 nd stil	9		Past d lays o and	mn B) lue 90 or more still ruing)		-	mn C) ccrual		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):													
a. Loans and leases held for sale	C240				C241				C226	NOV NAMES	* * · · · · · · · · · · · · · · · · · ·	0 5 X T V	M.5.a.
b. Loans measured at fair value: (1) Fair value	F664				F665	\$ 4. D	6-19-		F666		Marin (M.5.b.(1)
(2) Unpaid principal balance	F667				F668				F669		<u> </u>		M.5.b.(2)
	1	Past o	mn A) due 30 89 da)	1	Past o	mn B) due 90 or mor)					
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou					
6. Derivative 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.
Nonaccrual assets sold during the quarter									C411	<u> </u>		<u> </u>	M.8.

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

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

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

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Schedule RC-O—Continued

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
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):	G465				7.a.
a. One year or lessb. Over one year through three years	G466	 			7.b.
c. Over three years through five years					7.c.
d. Over five years	G468			C31000 462700	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):					
a. One year or less	G469			1	8.a.
b. Over one year through three years	G470		<u> </u>	<u> </u>	8.b.
c. Over three years through five years	G471	+	<u> </u>		8.c.
d. Over five years	G472	V 1920/2017/20		CAS FAIR S	8.d.
	RCON	1	100		l
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	G803	3	<u> </u>		9.

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Schedule RC-O—Continued

Memoranda	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
 Total assessable deposits in domestic offices of the bank and in and U.S. territories and possessions, including related interest and Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equitern 1 less item 2): 	ccrued and unpaid (sum of					
a. Deposit accounts (excluding retirement accounts) of \$256 (1) Amount of deposit accounts (excluding retirement accounts) (2) Number of deposit accounts (excluding retirement accounts)	counts) of \$250,000 or less	F049				M.1.a.(1)
of \$250,000 or less (to be completed for the June rep o b. Deposit accounts (excluding retirement accounts) of more	ert enly)- F050					M.1.a.(2)
(1) Amount of deposit accounts (excluding retirement ac (2) Number of deposit accounts (excluding retirement ac	counts) of more than \$250,000	F051	2.1			M.1.b.(1)
of more than \$250,000	F052					M.1.b.(2)
(1) Amount of retirement deposit accounts of \$250,000 or les (2) Number of retirement deposit accounts of \$250,000 or les	ssNumber	F045				M.1.c.(1)
(to be completed for the June report only)	F046					M.1.c.(2)
 d. Retirement deposit accounts of more than \$250,000:1 (1) Amount of retirement deposit accounts of more than \$250 	0,000 Number	F047				M.1.d.(1)
 (2) Number of retirement deposit accounts of more than \$25 Memorandum item 2 is to be completed by banks with \$1 billion or r. Estimated amount of uninsured assessable deposits in domestic insured branches in Puerto Rico and U.S. territories and posses 	more in total assets. ² c offices of the bank and in ssions, including related interest	5597				M.1.d.(2)
accrued and unpaid (see instructions) ³	nk or savings association t or Thrift Financial Report?	0007		1		,
association:		A54	5	$\prod_{i=1}^{n}$	ert. No.	M.3.
 Memorandum items 4.a and 4.b are to be completed by all bank FDIC Transaction Account Guarantee Program. 4. Noninterest-bearing transaction accounts (as defined in Part 37 more than \$250,000 (see instructions): a. Amount of noninterest-bearing transaction accounts of more 	70 of the FDIC's regulations) of	RCO	N Bil	Mil	Thou	
a. Amount of noninterest-bearing transaction accounts of more swept from noninterest-bearing transaction accounts to noni b. Number of noninterest-bearing transaction accounts of more than \$250,000	interest-bearing savings accounts Number) . G16	7			M.4.a. M.4.b.

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

2 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 200\$, Report of Condition.

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

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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 Thousands	RCON	Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage					
loans for sale ² :			2 11 18 1		
a. Closed-end first liens	F066			<u> </u>	1.a.
b. Closed-end junior liens	F067	5.378.86	n e vita		1.b.
c. Open-end loans extended under lines of credit:	San San				
(1) Total commitment under the lines of credit	F670				1.c.(1)
(2) Principal amount funded under the lines of credit	F671	Y 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	1 A 96 A 5	3 K & S & S	1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans					
for sale ² :				válak.	_
a. Closed-end first liens	F068		<u> </u>	├ ──┤	2.a.
b. Closed-end junior liens	F069	ey rejêb	Maria de la compansión de	SERVICE TO A	2.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F672			1	2.c.(1)
(2) Principal amount funded under the lines of credit	F673	A Property Company	gers over a little	distantification	2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:					_
a. Closed-end first liens	F070		<u> </u>	∤	3.a.
b. Closed-end junior liens	F071	10 AP 10 (\$10)	0.000	(JP J ** P JW)	3.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F674		<u> </u>		3.c.(1)
(2) Principal amount funded under the lines of credit	F675	20 XXX (1774 + 175)	Color Color name	CONTRACTOR	3.c.(2)
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in			4		
Schedule RC, item 4.a):					!
a. Closed-end first liens	F072	<u> </u>	<u> </u>	<u> </u>	4.a.
b. Closed-end junior liens	F073	2 64" 50 W (4)		10000	4.b.
c. Open-end loans extended under lines of credit:			4/43		
(1) Total commitment under the lines of credit	. F676	ļ	ـ		4.c.(1)
(2) Principal amount funded under the lines of credit	. F677	OFF 20857	1 on 17 to 22.	Parks Careers	4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family		100 300	$J_{1} \cong$		
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	-	—	-	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	. F560	WELLET 183	63.0009400	Kenter in Vi	5.b.
Repurchases and indemnifications of 1—4 family residential mortgage loans during the	75.00 A				
quarter.	RCON			(4) A	_
a. Closed-end first liens	. F678		 	 	6.a.
b. Closed-end junior liens	. F679			100 A DES.	6.b.
c. Open-end loans extended under line of credit:					
(1) Total commitment under the lines of credit	. F680	+		 	6.c.(1)
(2) Principal amount funded under the lines of credit	. F681	Ь			6.c.(2)

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 200\$, Report of Condition.

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

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

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

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

			5		-	<u>.</u>			5 7		-	-	/\ rio E o Io	9	
	Total Fair Value Reported on Schedule RC	alue on RC	LESS: Av in the D of Tota	LESS: Amounts Netted in the Determination of Total Fair Value	etted ion ue	Level 1 Measi	Level 1 Fair Value Measurements	as s	Mea	Level z Fair value Measurements	alue nts	Mea	Level 3 Fair value Measurements	its ince	
Dollar Amounts in Thousands	RCFD Bii Mii	Thou	RCFD Bil	Mil	Thou	RCFD Bil	Æ	Thou RCFD	RCFD Bil	ii Mii	Thou	RCFD B	Bil Mil	Thou	
44	1773	Ĕ	G474		9	G475			G476			G477			- -
		200													
ities purchased	G478 -		G479)	G480	3		G481			G482			0
under agreements to resell	2483		7484			G485			6486			G487			i «
Loans and leases held for sale	0460		5 6			0070	_		6491	-		G492			; -
Loans and leases held for investments	G488		6408			2430									ŧ.
	-		2,103			7070			G495			G496			4
Derivative assets	3343		26.5	1	1	5 5	1		200	+		5504	+		
Other trading assets	G497	Ĭ	G498		<u> </u>	G499			റാറ		1 C. S. C.	1000			5.b.
(1) Nontrading securities at fair value															
with change in fair value reported in															
See all sail value reported in															
current earnings (included in	F240		F684		1	F692	Ĺ.,		F241			F242			5.b.(1)
Schedule RC-Q, item 5.0 above)	G391		G392		U	395			9689			G804			છ
5. All other assets															
/															
recurring basis (sum of items 1 through	G502		G503		U	G504			G505	_		G 506	_		7.
														L	
														critical and a second	
	F252		F686		_	F694			F253			F254			œί
Federal funds purchased and securities sold	G507		G508		Ĺ	G209	L		G510			G511			σ
under agreements to repurchase							The state of the s								5
10. Trading liabilities:			97.70		Ĺ	00.00			0514			G515			,
Derivative liabilities	3547		7105			2010	+		1 3	-	-		-		
L Other trading lichilities	G516		G517		Ĭ	G518			8 [23	+		0200	+		10.b.
	G521		G522			G523			G524	_		G 525	-		7
Other borrowed money	G526		G527		Ŭ	G528			G259			G530			12
Subordinated notes and depentures	3805		9089		Ĺ	G807			8085			C809			13
13. All other liabilities										*					
14. Total liabilities measured at fair value on a	0000		CE37			C522			G534		L	G535			14

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M.1.a. M.1.b. M.1.d. M.1.e. M.1.f.

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

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar Amounts in Thousands RCFD	RCFD Bil Mil Thou	RCFD Bil Mil	Thou RCFD Bii Mii Thou	RCFD Bil Mil Thou	RCFD Bil Mil Thou
Memoranda					
1. All other assets (itemize and describe					
that are greater than \$25,000 and exceed					
25% of item 6):	2538	G537	G538	G539	G540
a. Mortgage servicing assets	G541	G542	G543	G544	G545
b. Nontrading derivative assets	G546	G547	G548	G549	G550
C. GS46	G551	G552	G553	G554	G555
G. Gasal	G556	G557	G558	G559	G260
6. 0556 6. 1EXT	G561	G562	G563	G564	G565
2. All other liabilities (itemize and describe		がない 大きな 大きな サード かず			
amounts included in Schedule RC-Q,					
item 13, that are greater than \$25,000 and					
exceed 25% of item 13):					
a. Loan commitments (not accounted for	F264	F689	F697	F262	F263
as derivatives)	G-566	G567	8999	6959	G570
ح ال	G571	G572	G573	G574	G575
G. 6571 TEXT	G576	G577	G578	G279	G580
	G581	G582	G583	G584	G585
e. G\$81	G586	G587	G588	6859	G590

Schedule RC-R—Regulatory Capital

FFIEC 031 Page RC-35

DONAL F	\mount:	s in inous	ands r	RCFDI	Bil i	Mil i	Thou
ier 1 capital 1. Total bank equity capital (from Schedule RC, item 27.a)			Г	3210			
 LESS: Net unrealized gains (losses) on available-for-sale securities¹ (if a ga 	ain, rep	ort as a	1	8434	,		911
positive value; if a loss, report as a negative value)	loss as	a positive	•	A221			
value)		nocitive v					117 P
 LESS: Accumulated net gains (losses) on cash flow hedges¹ (if a gain, report if a loss, report as a negative value) 				4336 B588			
5. LESS: Nonqualifying perpetual preferred stock	•••••		·····	B589		-+	
5. Qualifying noncontrolling (minority) interests in consolidated subsidiaries		• • • • • • • • • • • • • • • • • • • •	F	B590			
7. a. LESS: Disallowed goodwill and other disallowed intangible assets			ja	D390			
b. LESS: Cumulative change in fair value of all financial liabilities accounted	d for un	der a fair '	value				
option that is included in retained earnings and is attributable to changes	s in the	bank's ow	n				
creditworthiness (if a net gain, report as a positive value; if a net loss, re value)	port as	a negative		F264			
3. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)			L	C227			
a. LESS: Disallowed servicing assets and purchased credit card relationsh	ips			B591			
b. LESS: Disallowed deferred tax assets				5610			
Other additions to (deductions from) Tier 1 capital				B592			
1. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	•••••			8274	1		
ier 2 capital							
Qualifying subordinated debt and redeemable preferred stock				5306			
Cumulative perpetual preferred stock includible in Tier 2 capital				B593			
4. Allowance for loan and lease losses includible in Tier 2 capital				5310			
5. Unrealized gains on available-for-sale equity securities includible in Tier 2 (capital.			2221			
6. Other Tier 2 capital components				B594			
7. Tier 2 capital (sum of items 12 through 16)				5311			
8. Allowable Tier 2 capital (lesser of item 11 or 17)				8275			لــــــا
A TO A STATE OF THE STATE OF TH				1395	<u>-</u> -		
9. Tier 3 capital allocated for market risk				B595			
20. LESS: Deductions for total risk-based capital				3792			
1. Total risk-based capital (sum of items 11, 18, and 19, less item 20)				<u> </u>			
						6 A16	Thou
lotal assets for leverage ratio			RCFD	Tril	Bil	Mil	
22. Average total assets (from Schedule RC-K, item 9)			3368		Bil	MII	
22. Average total assets (from Schedule RC-K, item 9)23. LESS: Disallowed goodwill and other disallowed intangible assets (from ite	em 7.a a	above)	3368 B590				
22. Average total assets (from Schedule RC-K, item 9)	em 7.a a	above)	3368 B590				
22. Average total assets (from Schedule RC-K, item 9) 23. LESS: Disallowed goodwill and other disallowed intangible assets (from ite 24. LESS: Disallowed servicing assets and purchased credit card relationships item 9.a above)	em 7.a a s (from	above)	3368 B590 B591				
22. Average total assets (from Schedule RC-K, item 9) 23. LESS: Disallowed goodwill and other disallowed intangible assets (from ite 24. LESS: Disallowed servicing assets and purchased credit card relationships item 9.a above)	em 7.a a s (from	above)	3368 B590 B591 5610				
22. Average total assets (from Schedule RC-K, item 9) 23. LESS: Disallowed goodwill and other disallowed intangible assets (from ite 24. LESS: Disallowed servicing assets and purchased credit card relationships item 9.a above) 25. LESS: Disallowed deferred tax assets (from item 9.b above)	em 7.a a	above)	3368 B590 B591 5610 B596				
22. Average total assets (from Schedule RC-K, item 9) 23. LESS: Disallowed goodwill and other disallowed intangible assets (from ite 24. LESS: Disallowed servicing assets and purchased credit card relationship item 9.a above) 25. LESS: Disallowed deferred tax assets (from item 9.b above) 26. LESS: Other deductions from assets for leverage capital purposes	em 7.a a	above)	3368 B590 B591 5610 B596				
22. Average total assets (from Schedule RC-K, item 9)	em 7.a a	above)	3368 B590 B591 5610 B596				Thou
22. Average total assets (from Schedule RC-K, item 9)	em 7.a a s (from	26)	3368 B590 B591 5610 B596 A224				
2. Average total assets (from Schedule RC-K, item 9)	em 7.a as (from	26)	3368 B590 B591 5610 B596 A224	RCFD			
22. Average total assets (from Schedule RC-K, item 9) 33. LESS: Disallowed goodwill and other disallowed intangible assets (from ite 44. LESS: Disallowed servicing assets and purchased credit card relationships 55. LESS: Disallowed deferred tax assets (from item 9.b above) 66. LESS: Other deductions from assets for leverage capital purposes. 67. Average total assets for leverage capital purposes (item 22 less items 23 temporal services) 68. a. Adjustment to Tier 1 capital reported in item 11 69. b. Adjustment to total risk-based capital reported in item 21	em 7.a a s (from	26)	3368 B590 B591 5610 B596 A224	RCFD C228			
2. Average total assets (from Schedule RC-K, item 9) 3. LESS: Disallowed goodwill and other disallowed intangible assets (from ite 4. LESS: Disallowed servicing assets and purchased credit card relationships item 9.a above) 5. LESS: Disallowed deferred tax assets (from item 9.b above) 6. LESS: Other deductions from assets for leverage capital purposes. 7. Average total assets for leverage capital purposes (item 22 less items 23 to 24 adjustments for financial subsidiaries 8. a. Adjustment to Tier 1 capital reported in item 11 b. Adjustment to total risk-based capital reported in item 21	s (from	26)	3368 B590 B591 5610 B596 A224	RCFD C228 B503	Bil		
2. Average total assets (from Schedule RC-K, item 9) 3. LESS: Disallowed goodwill and other disallowed intangible assets (from ite 4. LESS: Disallowed servicing assets and purchased credit card relationships item 9.a above) 5. LESS: Disallowed deferred tax assets (from item 9.b above) 6. LESS: Other deductions from assets for leverage capital purposes. 7. Average total assets for leverage capital purposes (item 22 less items 23 to 24 adjustments for financial subsidiaries 8. a. Adjustment to Tier 1 capital reported in item 11 b. Adjustment to total risk-based capital reported in item 21	s (from	26)	3368 B590 B591 5610 B596 A224	RCFD C228 B503 B504	Bil		
22. Average total assets (from Schedule RC-K, item 9) 23. LESS: Disallowed goodwill and other disallowed intangible assets (from ite 24. LESS: Disallowed servicing assets and purchased credit card relationships 25. LESS: Disallowed deferred tax assets (from item 9.b above) 26. LESS: Other deductions from assets for leverage capital purposes. 27. Average total assets for leverage capital purposes (item 22 less items 23 temporary and item 11 decomposes) 28. a. Adjustment to Tier 1 capital reported in item 11 decomposes. 29. Adjustment to total risk-based capital reported in item 21 decomposes. 30. Adjustment to average total assets reported in item 27 decomposes. 31. Capital ratios	em 7.a as (from	26)	3368 B590 B591 5610 B596 A224	RCFD C228 B503 B504	Biŧ	Mil	Thou
22. Average total assets (from Schedule RC-K, item 9) 23. LESS: Disallowed goodwill and other disallowed intangible assets (from ite 24. LESS: Disallowed servicing assets and purchased credit card relationships item 9.a above) 25. LESS: Disallowed deferred tax assets (from item 9.b above) 26. LESS: Other deductions from assets for leverage capital purposes 27. Average total assets for leverage capital purposes (item 22 less items 23 temporary) 28. a. Adjustments for financial subsidiaries 28. a. Adjustment to Tier 1 capital reported in item 11 29. Adjustment to total risk-based capital reported in item 21 29. Adjustment to average total assets reported in item 62 30. Adjustment to average total assets reported in item 27 Capital ratios (Column B is to be completed by all banks. Column A is to be completed by	em 7.a as (from	26)(Column A	3368 B590 B591 5610 B596 A224	RCFD C228 B503 B504 B505	Bil	Mil	Thou
22. Average total assets (from Schedule RC-K, item 9)	em 7.a a s (from hrough	26)	3368 B590 B591 5610 B596 A224	RCFD C228 B503 B504 B505	Bil	Mil	Thou
25. LESS: Disallowed deferred tax assets (from item 9.b above)	em 7.a as (from	26)(Column A	3368 B590 B591 5610 B596 A224	RCFD C228 B503 B504 B505	Bil (Colu	Mil	Thou

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

² The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
3 The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
4 The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

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Schedule RC-R—Continued

100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-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 weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	
	Totals	Items Not		Allocation by Risk Weight Category	Weight Category		
	(from Schedule RC)	Subject to Risk-Weighting	%0	20%	20%	100%	
Dollar Amounts in Thousands	Tril Bil Mil	Thou Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions	RCFD 0010	RCFD C869	RCFD B600	RCFD B601		RCFD B602	
(Column A equals the sum of Schedule RC,							8
items 1.a and 1.b)	RCFD 1754	RCFD B603	RCFD B604	RCFD B605	RCFD B606	RCFD B607	
							35.
35. Held-to-matunity securities	RCFD 1773	RCFD B608	RCFD B609	RCFD B610	RCFD B611	RCFD B612	
A Constitution of the state of							36.
36. Available-for-sale securities	RCFD C225	Action of the second of the se	RCFD C063	RCFD C064		RCFD 8520	
37. Federal Tunds sold and securities purchased under							37.
agreements to resell	RCFD 5369	RCFD 8617	RCFD B618	RCFD B619	RCFD B620	RCFD B621	
							38.
38. Loans and leases held for sale	RCFD B528	RCFD B622	RCFD B623	RCFD B624	RCFD B625	RCFD B626	
							39.
39. Loans and leases, net of unearned income	RCFD 3123	RCFD 3123	The second secon				
ogeon condition for local page of the condition of the co						A STATE OF THE STA	40.
40. LESS. Allowance for loan and lease losses	RCFD 3545	RCFD B627	RCFD B628	RCFD B629	RCFD B630	RCFD B631	
: :							41.
41. Irading assets	RCFD B639	RCFD B640	RCFD B641	RCFD B642	RCFD B643	RCFD 5339	
							42.
42. All other assets!	RCFD 2170	RCFD B644	RCFD 5320	RCFD 5327	RCFD 5334	RCFD 5340	
43. Total assets (sum of items 34 through 42)							43.

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

Schedule RC-R—Continued

Dollar Amounts in Thousands Bil Mil Thousands Sheet Items 45. Performance standby letters of credit RCFD 3821 46. Commercial and similar letters of credit Credit RCFD 3411 47. Risk participations in bankers acceptances acquired by the reporting institution.	Credit Conversion Factor 1.00 or 12.5 ² .50 .50 .20	Credit Equivalent Amount¹ Amount¹ RCFD 8647 RCFD 8650 RCFD 8656	0% RCFD B651 RCFD B656 RCFD B656 RCFD B666	Allocation by Risk Weight Category 20% 50% Bil Mil Thou Bil Mil Thou RCFD B881 RCFD B883 RCFD B857 RCFD B658 RCFD B657 RCFD B658 RCFD B667 RCFD B668 RCFD B667 RCFD B667	Weight Category 50% Bil Mil Thou RCFD B683 RCFD B688	100% Bil Mil Thou RCFD B883 RCFD B859 RCFD B868 RCFD B868	44. 45. 44. 47.
nousands Bii Mii Amount RCFD 842 of RCFD 342 RCFD 342 RCFD 342 RCFD 341 RCFD 341 RCFD 341 RCFD 341 RCFD 343 RCFD 343		Amount Mil	0% RCFD B65 RCFD B65 RCFD B66 RCFD B66 RCFD B66	20% MM MM RCFD B58 RCFD B68 RCFD B68 RCFD B68 RCFD B69	50% Mil	100% Mil Thou RCFD B863 RCFD B669 RCFD B663 RCFD B663 RCFD B668 RCFD B668	44 45
eet Items RCFD 854 edit. RCFD 347 s of RCFD 347 RCFD 347 RCFD 347 RCFD 347 RCFD 347		Mil RCFD B66 RCFD B66 RCFD B66	RCFD B66 RCFD B66 RCFD B66 RCFD B66 RCFD B66 RCFD B66	RCFD B66 RCFD B65 RCFD B66 RCFD B66 RCFD B66	RCFD B68: RCFD B68: RCFD B68:	RCFD B863 RCFD B664 RCFD B669 RCFD B669 RCFD B668 RCFD B668	44 45 47.
edt Items	1.00 or 12.5 ² .50 .50 .20 .1.00	RCFD B647 RCFD B656 RCFD B656	RCFD B651 RCFD B656 RCFD B661 RCFD B665	RCFD B661 RCFD B662 RCFD B662 RCFD B666	RCFD B653 RCFD B653 RCFD B658		44. 45. 46. 47.
s of	1.00 or 12.5 ² .50 .20 .100	RCFD B650 RCFD B655 RCFD B656	RCFD B651 RCFD B656 RCFD B661	RCFD B652 RCFD B657 RCFD B662 RCFD B666	RCFD B653 RCFD B658		44. 45. 47.
of and a soft	.50	RCFD B650 RCFD B655 RCFD B655	RCFD B651 RCFD B661 RCFD B661	RCFD B652 RCFD B657 RCFD B662 RCFD B666	RCFD B663	RCFD B854 RCFD B863 RCFD B863 RCFD B868	45. 46.
o o o o o o o o o o o o o o o o o o o		RCFD B665	RCFD B666 RCFD B661 RCFD B665	RCFD B657 RCFD B662 RCFD B666	RCFD 8668	RCFD B659 RCFD B668 RCFD B668	45. 46.
Jo o	.20	RCFD B655	RCFD B661 RCFD B661	RCFD B657 RCFD B662 RCFD B666	RCFD B668	RCFD B669 RCFD B668 RCFD B668	46.
	.20	RCFD B660	RCFD B661 RCFD B665	RCFD B662 RCFD B666		RCFD B663	46.
	1.00	RCFD B660	RCFD B661 RCFD B665	RCFD B662 RCFD B666	1990	RCFD B663 RCFD B668	47.
	1.00	RCFD B660	RCFD B661 RCFD B665	RCFD B662 RCFD B666	7990 (1700	RCFD B968	47.
	1.00		RCFD B665	RCFD B866	0000	RCFD B668	47.
	2		RCFD B665	RCFD B686	1990 0000	RCFD B668	
		RCFD B664			RCFU 550/		
	1.00		_				48.
Securities lent.		RCFD B669	RCFD B670	RCFD B671	RCFD B672	RCFD B673	
Retained recourse on small business	1.00						49.
Obligations sold with recourse							
Cother than financial standby letters of							
9						DOED BE43	
RCFD 8541		RCFD B542			The second secon		
deller for deller capital requirement	12.53						20.
Forming Copyright Cold with		RCFD 8676	RCFD B677	RCFD B678	RCFD B679	RCFD B680	
51. All other linatical assets sold with	1.00						51.
All other off helpons that		RCFD B682	RCFD B683	RCFD B684	RCFD B685	RCFD B686	
OII-Dalai Ce si ce c	1.00						52.
liabilities		The state of the s					
Unused commitments: RCFD 3833		RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691	
	50						53.a.
exceeding one year							
With an original maturity of one RCFD 6591		RCFD G592	RCFD G593	RCFD G594	RCFD G595	RCFD G596	
<u> </u>	10						53.b.
commercial paper conduits		RCFD A167	RCFD B693	RCFD B694	RCFD B695		
							8

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 1.00. See instrucan institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.
3 Or institution-specific factor.

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Thou

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Dollar Amounts in Thousands RCFD Bil

Memoranda

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Schedule RC-R—Continued

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Schedule RC-R—Continued

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						M.2.a.	M.2.b.	M.2.c	M.2.d.	M.2.e.	M.2.f.		M.2.g.(1)	W:-2-7-1
				Thou]
	ပ	/ears		Ē										
	(Column C)	Over five years		Bil										
	9	Ŏ O		Tri										
				RCFD		8767	8770	8773	8776	8778	A002		G602 G602 G602	
irity of			S	Thou RCFD Tril										
) mat	9	year	year	Mil										
With a remaining maturity of	(Column B)	Over one year	through five years	180										
a rem	၅	ŏ	through	RCFD Tril				~	10		Ę	A Program	8 -]
With	_			RCFI		8766	8769	8772	8775	8778	A001		G598	3
		s		를					L		L			
	n A)	One year or less		₹						L	L			
	(Column A)	year		180				L						
	=	Ö		T T		60	2	-	4	7	8		26 8	3
				S	7.	3809	3812	8771	8774	8777	A000	· •	G597	_
				Dollar Amounts in Thousands RCFD Tril	1	_						rered position under the tion under the market risk rule		
					reference or illustrate to the second of the	 Notional principal amounts of derivative contracts. 	a. Interest rate contracts	b. Foreign exchange contracts	c. Gold contracts	d. Other precious metals contracts	e. Other commodity contracts	t. Equity derivative contracts	(1) Investment grade	(2) Subinvestment grade

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

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

			←:				2.a.	2.b.	•	2.c.		က်		4.a.		4.b		-	5.a.	5.b.
(Column G) All Other Loans, All Leases, and All Other Assets	Bil Mil Thou		RCFD B711			RCFD B718	RCFD C399		RCFD C406		RCFD B732				RCFD B746	_		RIAD B753	0000	AIAU 6/80
(Column F) Commercial and Industrial Loans	Bii Mii Thou		RCFD B710			RCFD B717	RCFD C398		RCFD C405		RCFD B731				RCFD B745			RIAD B752		KIAD B/39
(Column E) Other Consumer Loans	Bit Mil Thou		RCFD 8709			RCFD B716	RCFD C397		RCFD C404		RCFD B730		RCFD B737		RCFD B744			RIAD B751		RIAD B758
(Column D) Auto Loans	Bil Mil Thou		RCFD B708			RCFD 8715	RCFD C396		RCFD C403		RCFD B729		RCFD B736		RCFD B743			RIAD 8750		RIAD 8757
(Column C) Credit Card Card Receivables	Bil Mil Thou		RCFD B707			RCFD B714	RCFD C395		RCFD C402		RCFD 8728		RCFD B735		RCFD 8742			RIAD B749		RIAD 8756
(Column B) Home Equity Lines	Bil Mil Thou	;	RCFD B706			RCFD B713	RCFD C394		RCFD C401		RCFD 8727		RCFD B734		RCFD 8741			RIAD B748		RIAD 8755
(Column A) 1-4 Family Residential Loans	Bil Mil Thou		RCFD B705			RCFD 8712	RCFD C393		RCFD C400		RCFD B726		RCFD B733		RCFD B740			RIAD 8747		RIAD B754
	Dollar Amounts in Thousands	Bank Securitization Activities 1. Outstanding principal balance of assets sold and securitized by the	or with recourse or other seller-	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements	provided to structures reported in item 1 in the form of:	a. Credit-ennancing interest-only surps (included in Schedules RC-B or		 b. Subordinated securities and other residual interests 	c. Standby letters of credit and		3. Reporting bank's unused commit- monte to provide liquidity to etructures	reported in item 1	4. Past due loan amounts included in	Item 1:		b. 90 days or more past due5. Charge-offs and recoveries on assets	sold and securitized with servicing retained or with recourse or other	seller-provided credit ennancements	Charge-offs	

Schedule RC-S—Continued

			6.a.	6.b	7.a.	7.b.	.a	8.b.				တ်	- 10.
(Column G) All Other Loans, All Leases, and All Other Assets	Bil Mil Thou										RCFD B782		RCFD B789
(Column F) Commercial and Industrial Loans	Bil Mil Thou	RCFD B763	RCFD B502	RCFD B766	RCFD B769		RIAD 8772	RIAD 8775			RCFD B781		RCFD 8788
(Column E) Other Consumer Loans	Bil Mil Thou										RCFD B780		RCFD B787
(Column D) Auto Loans	Bii Mii Thou										RCFD B779		RCFD B786
(Column C) Credit Card Receivables	Bil Mil Thou	POEDBYES	RCFD B501	RCFD B765	RCFD 8768		RIAD B771	RIAD B774			RCFD B778		RCFD B785
(Column B) Home Equity Lines	Bil Mil Thou	AACH DIAM	RCFD B500		RCFD 8767		RIAD B770	RIAD 8773			RCFD B777		RCFD B784
(Column A) 1–4 Family Residential Loans	Bil Mil Thou										RCFD 8776		RCFD 8783
	Dollar Amounts in Thousands	Amount of ownership (or seller's) interests carried as: a. Securities (included in	Schedule RC-B or in Schedule RC, item 5)	Schedule RC-C)	a. 30–89 days past due	b. 90 days or more past due8. Charge-offs and recoveries on loan	amounts included in interests reported in item 6.a (calendar year-to-date): a Charde-offs	b. Recoveries	For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions	arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in	the form of standby letters of credit, purchased subordinated securities,	and other enhancements	to provide liquidity to other institutions' securitization structures

Schedule RC-S—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	
	1-4 Family	Home	Credit	- Auto	ome.		All Locos and	
	Residential	Equity	Card	Loans	Consumer		All Other Assets	
	Loans	Lines	Receivables		Loans	Loans	All Other Assets	
Dollar Amounts in Thousands	Bii Mii Thou	Bit Mil Thou	Bii Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mii Thou	
Bank Asset Sales 11. Assets sold with recourse or other								
seller-provided credit enhancements	RCFD B790	RCFD 8791	RCFD B792	RCFD B793	RCFD B794	RCFD B795	RCFD B796	
bank		1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1					=
12. Maximum amount of credit exposure								
arising from recourse or other seller-	RCFD B797	RCFD B798	RCFD B799	RCFD 8800	RCFD B801	RCFD 8802	RCFD B803	
vided to assets reported in item 11								12.
Memoranda				_	Dollar Amounts in Thousands	Thousands RCFD	Bil Mil Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement	with recourse under	Section 208 of the	e Riegle Commun	ity Development a	and Regulatory Im	provement		
Act of 1994:						A249		2
a. Outstanding principal balance						A250		<u> </u>
 b. Amount of retained recourse on these obligations as of the 	e obligations as of	the report date						
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others)	serviced for others	(includes particip	ations serviced to	r others):	4	B804		~ ~ ¥
	ortgages serviced v	with recourse or oth	her servicer-provic	Jed credit ennance	ements	B805		M.2.8.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	ortgages serviced v	with no recourse of	r otner servicer-pr	ovided credit enna		A591		M.2.c.
c. Other financial assets (includes home equity lines)'	e equity lines)' viced for others tha	at are in process of	foreclosure at qu	arter-end (include	s closed-end	F699		7 7 2
and open-end loans)								M:4.0.
 Asset-backed commercial paper conduits. Maximum amount of credit exposure arising from credit enh 	lts. arising from credit	enhancements pr	ovided to conduit	structures in the fo	nancements provided to conduit structures in the form of standby letters of	ers of		
credit, subordinated securities, and other enhancements:	other enhancement	. <u>;</u>				9080		(
(1) Conduits sponsored by the bank, a bank affiliate, or the	, a bank affiliate, o		bank's holding company			B807		M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	related institutions.						-	M. J. d. (2)
 b. Unused commitments to provide liquidity to conduit structures: 	idity to conduit stru	ctures:				B808		M3b(1)
(1) Conduits sponsored by the bank, a bank affiliate, or the	, a bank affiliate, o	r the bank's holding company	g company		•	B809		M.3.b.(2)
(2) Conduits sponsored by other unrelated institutions	related institutions.	o O opinoodoo ei r	item 1 column	72		C407		M.4.
4. Outstanding credit card tees and tinance charges included in schedule RC-s, item 1, column C	e charges included	III Schedure no-	o, len 1, commi					í

 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 afflitated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

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Schedule RC-T—Fiduciary and Related Services

	RCFD	Yes		No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	A345		16. UF		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 **10**, sum of columns A and B) greater than **\$250** million (as of the preceding December 31) or with gross fiduciary and related services income greater than **10%** of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- · Items 4 through 22.a quarterly,
- · Items 23 through 26 annually with the December report, and
- · Memorandum items 1 through 4 annually with the December report.

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

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

		Mar	umn A naged ssets	•		Non-l	umn E Manag ssets	,	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS		RCF	D B868			RC	FD B869		RCFD B870	RCFD B871	
4. Personal trust and agency accounts											4.
5. Employee benefit and retirement-						A_{i}			3.44		
related trust and agency accounts:								9.4			
a. Employee benefit—defined	L.,	RCF	D B872		ļ.,	RC	FD B873		RCFD B874	RCFD B875	
contribution	Ш			<u> </u>	Ш		<u> </u>	L			5.a.
b. Employee benefit—defined	<u> </u>	RCF	D B876		L,	RC	FD B877		RCFD 8878	RCFD B879	
benefit	ot			<u> </u>	Ш		<u> </u>				5.b.
c. Other employee benefit and		RCI	D B880		ot	RC	FD B881		RCFD B882	RCFD B883	
retirement-related accounts	Ш.				$oxed{oxed}$			<u> </u>			5.c.
	<u> </u>	RCI	D B884		<u> </u>	RC	FD B885		RCFD C001	RCFD C002	
6. Corporate trust and agency accounts	Ш			<u>L</u>			L	<u> </u>			6.
7. Investment management and	L	RCI	FD B886	i		R	FD J253	·	RCFD B888	RCFD J254	
investment advisory agency accounts.	\Box		L	<u> </u>	_						7.
8. Foundation and endowment trust and	L.,.	RC	FD J255		_	R	CFD J256		RCFD J257	RCFD J258	
agency accounts			<u> </u>	<u> </u>	$oldsymbol{\perp}$						8.
-	L.	RC	FD B890	<u>, </u>	↓_	R	FD B891		RCFD B892	RCFD B893	1
9. Other fiduciary accounts	Ш			<u> </u>	1		<u> </u>	<u> </u>	ļ		9.
10. Total fiduciary accounts (sum of	\vdash	RC	FD B894	· -	\perp	R	FD B895	5	RCFD B896	RCFD B897	-
items 4 through 9)		norizeizen ba.					<u> </u>	<u> </u>			10.
. .						R	CFD B896	3		RCFD B899	l
11. Custody and safekeeping accounts	į, k	.			Š.	<u> </u>	1		Act Control	<u> </u>]

Schedule RC-T—Continued

		Ma	umn A naged ssets	,		Non-l	umn E Manag ssets	•	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	1、15. 多义位		
12. Fiduciary accounts held in foreign	L	RCI	N B900			RC	N B901		RCFN B902	RCFN B903	Í
offices (included in items 10 and 11) 13. Individual Retirement Accounts, Health Savings Accounts, and											12.
other similar accounts (included in items 5.c and 11)		RC	FD J259			RC	FD J260	L	RCFD J261	RCFD J262	13.

Do	ollar Amounts in Tho	usands	RIAD	Bil	Mil	Thou	l
FIDUCIARY AND RELATED SERVICES INCOME				\$			ł
14. Personal trust and agency accounts			B904				14
15. Employee benefit and retirement-related trust and agency acco							l
a. Employee benefit—defined contribution			B905				15
b. Employee benefit—defined benefit			B906				15
c. Other employee benefit and retirement-related accounts			B907		<u> </u>		15
16. Corporate trust and agency accounts			A479		ļ		16
17. Investment management and investment advisory agency accoun			J315				17
18. Foundation and endowment trust and agency accounts			J316	Ĺ	<u> </u>		18
19. Other fiduciary accounts			A480			·	19
20. Custody and safekeeping accounts			B909				20
21. Other fiduciary and related services income			B910]		21
22. Total gross fiduciary and related services income (sum of items 14 t						Andr	
Schedule RI, item 5.a)			4070				22
a. Fiduciary and related services income—foreign offices			, e				l
(included in item 22)	B912						22
23. Less: Expenses			C058				23
24. Less: Net losses from fiduciary and related services			A488] 24
25. Plus: Intracompany income credits for fiduciary and related services			B911				2
26. Net fiduciary and related services income			A491				26

Memoranda	Pers	Sonal Agend Inves Manag	mn A) Trust cy and tment jemen Accou	and i t	Reti	Empl Benef remei st and	mn B) loyee fit and nt-Rel d Age ounts	l ated	,	•	mn C) Acco		
Dollar Amounts in Thousands	RCFD		Mil		RCFD	Bil	Mil		RCFD	Bil	Mil	Thou	
1. Managed assets held in fiduciary accounts:							21601			710	5.		
a. Noninterest-bearing deposits	J263				J264				J265				M.1.
b. Interest-bearing deposits	J266				J267				J268				M.1.
c. U.S. Treasury and U.S. Government	(x,y)	4		100					1.0				
agency obligations	J269			<u> </u>	J270				J271				M.1.
d. State, county, and municipal obligations	J272				J273				J274				M.1.
e. Money market mutual funds	J275				J276				J277				M.1.
f. Equity mutual funds					J279			İ	J280				M.1.
g. Other mutual funds	1				J282				J283				M.1.
h. Common trust funds and collective											en e		
investment funds	J284				J285				J286				M.1
i. Other short-term obligations	J287				J288				J289				M.1.

Schedule RC-T—Continued

1. q. Investments of managed fiduciary accounts in advised or

√lemoranda	Pers	sonal Agend Inves Manag	mn A) Trust cy and trnent jemen Accou	and i : it	Reti	Emp Bener remer st and	mn B) loyee fit and nt-Rel d Age ounts	l ated		-	mn C) Acco		and the second s
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou]
. i. Other notes and bonds	J290				J291				J292				M.1
k. Investments in unregistered funds and	20.78												
private equity investments	J293				J294				J295				M.1
I. Other common and preferred stocks	J296				J297				J298				M.1
m. Real estate mortgages	J299				J300				J301				M.1
n. Real estate	J302		<u> </u>		J303				J304				M.1
o. Miscellaneous assets	J305				J306				J307		<u> </u>		M.1
p. Total managed assets held in fiduciary accounts (for each column, sum of													
Memorandum items 1.a through 1.o)	J308	<u> </u>	l		J309		<u> </u>	<u>L</u>	J310		<u> </u>	•	J М.1
					l .	•	ımn A) d Ass	,		Num	mn B ber of Acco		
Dollar	Amour	nts in	Thous	ands	RCFD	Bif	Mil		RCFD				

sponsored mutual funds	J311	<u></u>		312				M.1.q.
		Nu	olumn A) Imber of Issues	F	Princip	lumn E al Ama standir	ount	
Dollar Amounts in T	housands	RCFD		Tril	Bil	Mil	Thou	
Corporate trust and agency accounts:					RC	FD B928	,	:
a. Corporate and municipal trusteeships		B927		Ш				M.2.a.
·		all of			RC	FD J314		
(1) Issues reported in Memorandum item 2.a that are in defau	lt	J313			8 2 5 W 2	2005 2K 2005274-1	9. 9251-120 - CD	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agenc	y	B929		il.			Maraji.	M.2.b.

J311

J312

	Nu	(Column A) Number of Funds		(Column B) Market Value of Fund Assets			
Dollar Amounts in Thousands		CONTRACTOR OF STREET	RCFD		Mil	Thou	
Collective investment funds and common trust funds:			1			33.12	
a. Domestic equity	B931		B932				M.3.a
b. International/Global equity	Incont		B934	ļ			M.3.
c. Stock/Bond blend			B936				M.3.
d. Taxable bond	10027		B938				M.3.
e. Municipal bond	1		B940				M.3.
f. Short-term investments/Money market	I DOMAN		B942	<u> </u>	<u> </u>		M.3.
g. Specialty/Other	D0/2		B944			[M.3.
h. Total collective investment funds (sum of Memorandum items 3.a							
through 3.g)	B945		B946	<u></u>			M.3.

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Schedule RC-T—Continued

		(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, surcharges, and other losses:										
	a. Personal trust and agency accounts	B947			B948			B949	v		M.4.a.
	b. Employee benefit and retirement-related trust and agency accounts	B950			B951			B952			M.4.b.
	c. Investment management and investment advisory agency accounts	B953			B954			B955			M.4.c.
	d. Other fiduciary accounts and related services	B956			B957			B958			M.4.d.
	e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal										
	Schedule RC-T, item 24)	B959	L	<u></u>	B960		<u> </u>	B961			M.4.e.

e directed:
er (TEXT B964)
b

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

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

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

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

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

	RCON 6979	Yes		No	-
Comments?	0919		MARKE		J

BANK MANAGEMENT STATEMENT (please type or print clearly):