

Attachment

Schedule HI—Continued

MEMORANDA—Continued

Dollar Amounts in Thousands

		BHCK	Bil	Mil	Thou	
6. g.	Bank card and credit card interchange fees	F555				M.6.g.
h.	Gains on bargain purchases	J447				M.6.h.
i.	TEXT 8562	8562				M.6.i.
j.	TEXT 8563	8563				M.6.j.
k.	TEXT 8564	8564				M.6.k.
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts greater than \$25,000 that exceed 3% of the sum of Schedule HI, item 7.d):					
a.	Data processing expenses	C017				M.7.a.
b.	Advertising and marketing expenses	0497				M.7.b.
c.	Directors' fees	4136				M.7.c.
d.	Printing, stationery, and supplies	C018				M.7.d.
e.	Postage	8403				M.7.e.
f.	Legal fees and expenses	4141				M.7.f.
g.	FDIC deposit insurance assessments	4146				M.7.g.
h.	Accounting and auditing expenses	F556				M.7.h.
i.	Consulting and advisory expenses	F557				M.7.i.
j.	Automated teller machine (ATM) and interchange expenses	F558				M.7.j.
k.	Telecommunications expenses	F559				M.7.k.
l.	TEXT 8565	8565				M.7.l.
m.	TEXT 8566	8566				M.7.m.
n.	TEXT 8567	8567				M.7.n.
8.	Extraordinary items and other adjustments (from Schedule HI, item 11) (itemize all extraordinary items and other adjustments):					
a. (1)	TEXT 3571	3571				M.8.a.(1)
(2)	Applicable income tax effect	BHCK 3572				M.8.a.(2)
b. (1)	TEXT 3573	3573				M.8.b.(1)
(2)	Applicable income tax effect	BHCK 3574				M.8.b.(2)
c. (1)	TEXT 3575	3575				M.8.c.(1)
(2)	Applicable income tax effect	BHCK 3576				M.8.c.(2)
9.	Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.) (To be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year):					
a.	Interest rate exposures	8757				M.9.a.
b.	Foreign exchange exposures	8758				M.9.b.
c.	Equity security and index exposures	8759				M.9.c.
d.	Commodity and other exposures	8760				M.9.d.
e.	Credit exposures	F186				M.9.e.

INSERT A

INSERT A

Schedule HI – Consolidated Income Statement								
Memoranda								
Memoranda items 9.f and 9.g are to be completed by bank holding companies with total assets of \$100 billion or more.								
Dollar Amount in Thousands					BHCK	Bil	Mil	Thou
9.f. Impact on trading revenue of changes in the creditworthiness of the bank holding company's derivatives counterparties on the bank holding company's derivative assets (included in Memorandum items 9.a through 9.e above)								
9.g. Impact on trading revenue of changes in the creditworthiness of the bank holding company on the bank holding company's derivative liabilities (included in Memorandum items 9.a through 9.e above)								

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

	Dollar Amounts in Thousands				(Column A) Charge-offs ¹				(Column B) Recoveries			
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou				
I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)												
1. Loans secured by real estate:												
a. Construction, land development, and other land loans in domestic offices:												
(1) 1-4 family residential construction loans	C891				C892							1.a.(1)
(2) Other construction loans and all land development and other land loans	C893				C894							1.a.(2)
b. Secured by farmland in domestic offices.....	3584				3585							1.b.
c. Secured by 1-4 family residential properties in domestic offices:												
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411				5412							1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices:												
(a) Secured by first liens	C234				C217							1.c.(2)(a)
(b) Secured by junior liens	C235				C218							1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties 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				C896							1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897				C898							1.e.(2)
f. In foreign offices	B512				B513							1.f.
2. Loans to depository institutions and acceptances of other banks:												
a. To U.S. banks and other U.S. depository institutions	4653				4663							2.a.
b. To foreign banks	4654				4664							2.b.
3. Loans to finance agricultural production and other loans to farmers	4655				4665							3.
4. Commercial and industrial loans:												
a. To U.S. addressees (domicile)	4645				4617							4.a.
b. To non-U.S. addressees (domicile).....	4646				4618							4.b.
5. Loans to individuals for household, family, and other personal expenditures:												
a. Credit cards.....	B514				B515							5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B516				B517							5.b.c.
6. Loans to foreign governments and official institutions	4643				4627							6.
7. All other loans	4644				4628							7.
8. Lease financing receivables:												
a. Leases to individuals for household, family, and other personal expenditures.....	F185				F187							8.a.
b. All other leases	C880				F188							8.b.
9. Total (sum of items 1 through 8).....	4635				4605							9.

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

Handwritten notes in a box:
 - A circled "All" is written next to item 5.a. Credit cards.
 - A handwritten "c." with an arrow points to item 5.b. Other.
 - "b. Auto loans" is written at the bottom left of the box.

Handwritten "5.b" at the bottom right of the page.

Schedule HC-B—Securities

4.c.(1)(a) Issued or guaranteed by FNMA, FHLMC, or GNMA
 4.c.(1)(b) Other
 4.c.(2)(a) Issued or guaranteed by FNMA, FHLMC, or GNMA
 4.c.(2)(b) All other

	Held-to-Maturity						Available-for-Sale					
	(Column A) Amortized Cost			(Column B) Fair Value			(Column C) Amortized Cost			(Column D) Fair Value		
	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou
1. U.S. Treasury securities	BHCK			BHCK			BHCK			BHCK		
2. U.S. government agency obligations (exclude mortgage-backed securities):												
a. Issued by U.S. government agencies ¹	1289			1290			1291			1293		
b. Issued by U.S. government-sponsored agencies ²	1294			1295			1297			1298		
3. Securities issued by states and political subdivisions in the U.S.	8496			8497			8498			8499		
4. Mortgage-backed securities (MBS)												
a. Residential pass-through securities:												
(1) Guaranteed by GNMA	G300			G301			G302			G303		
(2) Issued by FNMA and FHLMC	G304			G305			G306			G307		
(3) Other pass-through securities	G308			G309			G310			G311		
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):												
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G312			G313			G314			G315		
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	G316			G317			G318			G319		
(3) All other residential mortgage-backed securities	G320			G321			G322			G323		
c. Commercial MBS:												
(1) Commercial pass-through securities	G324			G325			G326			G327		
(2) Other commercial MBS	G328			G329			G330			G331		
5. Asset-backed securities and structured financial products:												
a. Asset-backed Securities (ABS)	C026			C988			C989			C027		
b. Structured financial products:												
(1) Cash	G336			G337			G338			G339		
(2) Synthetic	G340			G341			G342			G343		
(3) Hybrid	G344			G345			G346			G347		
6. Other debt securities:												
a. Other domestic debt securities	1737			1738			1739			1741		
b. Foreign debt securities	1742			1743			1744			1746		
7. Investments in mutual funds and other equity securities with readily determinable fair values												
8. Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal Schedule HC, item 2.b)	bhct						A510			A511		
	1754			1771			1772			1773		

1. Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.
 2. Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule HC-C—Loans and Lease Financing Receivables

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

Dollar Amounts in Thousands	(Column A) Consolidated				(Column B) In Domestic Offices				
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
1. Loans secured by real estate	1410								1.
a. Construction, land development, and other land loans:					BHCK				
(1) 1-4 family residential construction loans					F158				1.a.(1)
(2) Other construction loans and all land development and other land loans					F159				1.a.(2)
b. Secured by farmland					BHDM				
c. Secured by 1-4 family residential properties:					1420				1.b.
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					1797				1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens					5367				1.c.(2)(a)
(b) Secured by junior liens					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties					BHCK				
(2) Loans secured by other nonfarm nonresidential properties					F160				1.e.(1)
					F161				1.e.(2)
					BHDM				
					1288				
2. Loans to depository institutions and acceptances of other banks									2.
a. To U.S. banks and other U.S. depository institutions	1292								2.a.
b. To foreign banks	1296								2.b.
3. Loans to finance agricultural production and other loans to farmers	1590				1590				3.
4. Commercial and industrial loans					1766				4.
a. To U.S. addressees (domicile)	1763								4.a.
b. To non-U.S. addressees (domicile)	1764								4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)					1975				6.
a. Credit cards	B538								6.a.
b. Other revolving credit plans	B539								6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	2011								6.c.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081				2081				7.
8. Not applicable									
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions	J454				J454				9.a.
b. Other loans									
(1) Loans for purchasing or carrying securities (secured or unsecured)	1545				1545				9.b.(1)
(2) All other loans (exclude consumer loans)	J451				J451				9.b.(2)
10. Lease financing receivables (net of unearned income)					2165				10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162								10.a.
b. All other leases	F163								10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123				2123				11.
12. Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b)	2122				2122				12.

d. ✓
c. Auto loans

INSERT B

Schedule HC-C—Continued

MEMORANDA

Dollar Amounts in Thousands

BHDM	Bil	Mil	Thou
F576			
BHCK			
1616			
BHCK			
2746			
B837			
C391			
C779			
C780			
F230			
F231			
F232			
BHDM			
F577			

1. Loans and leases restructured and in compliance with modified terms (included in Schedule HC-C, above and not reported as past due or nonaccrual in Schedule HC-N, memorandum item 1):
 - a. Loans secured by 1-4 family residential properties in domestic offices..... M.1.a.
 - b. Other loans and all other leases (exclude loans to individuals for household, family, and other personal expenditures)..... M.1.b.
 2. Loans to finance commercial real estate, construction, and land development activities (**not secured by real estate**) included in Schedule HC-C, items 4 and 9.b.(2), column A, above..... M.2.
 3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)..... M.3.
- Memorandum item 4 is to be completed by (1) bank holding companies that, 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) bank holding companies that on a "consolidated basis are credit card specialty holding companies (as defined in the instructions)*
4. Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a, column A)..... M.4.
- Memorandum item 5 is to be completed by all bank holding companies.*
5. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):
 - a. Outstanding balance..... M.5.a.
 - b. Carrying amount included in Schedule HC-C, items 1 through 9..... M.5.b.
 6. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:
 - a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b))..... M.6.a.

*Memorandum items 6.b and 6.c are to be completed by bank holding companies that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule HC-C, Memorandum item 6.a) as of **December 31, 2009**, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule HC-C, item 12, column B).*

 - b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties..... M.6.b.
 - c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 6.a above..... M.6.c.
 - 7.-8. Not applicable.
 9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))..... M.9.

INSERT B

Schedule HC-C - Loans and Lease Financing Receivables									
Memoranda									
Dollar Amount in Thousands						BHCK	Bil	Mil	Thou
1. Troubled debt restructurings of loans that are in compliance with modified terms (included in Schedule HC-C, and not reported as past due or nonaccrual in Schedule HC-N, Memorandum item 1):									
a. Construction, land development, and other land loans in domestic offices:									
(1) 1-4 family residential construction loans									
(2) All other construction loans and all land development and other land loans									
b. Loans secured by 1-4 family residential properties in domestic offices						F576			
c. Secured by multifamily (5 or more) residential properties in domestic offices									
d. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties									
(2) Loans secured by other nonfarm nonresidential properties									
e. Commercial and Industrial loans:									
(1) To U.S. Addresses (domicile)									
(2) To non-U.S. addresses (domicile)									
f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures)									
(1) Itemize and describe loan categories included in item 1. f, above that exceed 10% of total loans modified and in compliance with modified terms:									
a. _____									
b. _____									
c. _____									
Note: Line Items 2 - 9 would remain unchanged.									

4.d.(1) Issued or guaranteed by FNMA, FHLMC or GNMA
4.d.(2) All other

Schedule HC-D—Trading Assets and Liabilities

Schedule HC-D is to be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more in any of the four preceding quarters.

Dollar Amounts in Thousands	(Column A) Consolidated				(Column B) Domestic Offices				
	BHCM	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
ASSETS									
1. U.S. Treasury securities	3531				3531				1.
2. U.S. government agency obligations (exclude mortgage-backed securities).....	3532				3532				2.
3. Securities issued by states and political subdivisions in the U.S.	3533				3533				3.
4. Mortgage-backed securities (MBS):									
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	BHCK				BHDM				
b. Other residential mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	G379				G379				4.a.
c. All other residential mortgage-backed securities.....	G380				G380				4.b.
d. Commercial MBS.....	G381				G381				4.c.
5. Other debt securities	G382				G382				4.d.
a. Structured financial products:									
(1) Cash	G383				G383				5.a.(1)
(2) Synthetic	G384				G384				5.a.(2)
(3) Hybrid	G385				G385				5.a.(3)
b. All other debt securities	G386				G386				5.b.
6. Loans:									
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 improvements).....					F605				6.a.(2)
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....					F606				6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:									
(i) Secured by first liens.....					F607				6.a.(3)(b)(i)
(ii) Secured by junior liens.....					F611				6.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties.....					F612				6.a.(4)
(5) Secured by nonfarm nonresidential properties					F613				6.a.(5)
b. Commercial and industrial loans	F614				F614				6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F615				F615				6.c.(1)
(2) Other revolving credit plans	F616				F616				6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).....	F617				F617				6.c.(3)
d. Other loans	F618				F618				6.d.
7.-8. Not applicable									
9. Other trading assets.....	BHCM				BHCK				
10. Not applicable	3541				3541				9.
11. Derivatives with a positive fair value	3543				3543				11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule HC, item 5).....	bhct				BHDM				
	3545				3545				12.

Schedule HC-E—Deposit Liabilities¹

		Dollar Amounts in Thousands				
		BHCB	Bil	Mil	Thou	
1.	Deposits held in domestic offices of commercial bank subsidiaries of the reporting bank holding company:					
a.	Demand deposits	2210				1.a.
b.	NOW, ATS, and other transaction accounts	3187				1.b.
c.	Money market deposit accounts and other savings accounts	2389				1.c.
d.	Time deposits of less than \$100,000	6648				1.d.
e.	Time deposits of \$100,000 or more	2604				1.e.
2.	Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting bank holding company:					
		BHOD				
a.	Noninterest-bearing balances	3189				2.a.
b.	NOW, ATS, and other transaction accounts	3187				2.b.
c.	Money market deposit accounts and other savings accounts	2389				2.c.
d.	Time deposits of less than \$100,000	6648				2.d.
e.	Time deposits of \$100,000 or more	2604				2.e.

MEMORANDA

		Dollar Amounts in Thousands				
		BHDM	Bil	Mil	Thou	
1.	Brokered deposits less than \$100,000 with a remaining maturity of one year or less	A243				M.1.
2.	Brokered deposits less than \$100,000 with a remaining maturity of more than one year	A164				M.2.
3.	Time deposits of \$100,000 or more with a remaining maturity of one year or less	A242				M.3.
		BHFN				
4.	Foreign office time deposits with a remaining maturity of one year or less	A245				M.4.

1. The sum of items 1.a through 1.e and items 2.a through 2.e must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2).

Schedule HC-F—Other Assets

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1.	Accrued interest receivable ¹	B556				1.
2.	Net deferred tax assets ²	2148				2.
3.	Interest-only strips receivable (not in the form of a security) ³ on:					
a.	Mortgage loans	A519				3.a.
b.	Other financial assets	A520				3.b.
4.	Equity securities that DO NOT have readily determinable fair values ⁴	1752				4.
5.	Life insurance assets ⁵	0000				5.
6.	Other	2168				6.
		bhct				
7.	Total (sum of items 1 through 6) (must equal Schedule HC, item 11)	2160				7.

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 HC, item 2.b, or as trading assets in Schedule HC, item 5, as appropriate.
4. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

5.a. General account
5.b. Separate account

INSERT C

Schedule HC-K—Quarterly Averages

Dollar Amounts in Thousands

	BHCK	Bil	Mill	Thou	
ASSETS					
1. Securities	3515				1.
2. Federal funds sold and securities purchased under agreements to resell.....	3365				2.
	BHDM				
3. a. Total loans and leases in domestic offices	3516				3.a.
(1) Loans secured by 1-4 family residential properties in domestic offices	3465				3.a.(1)
(2) All other loans secured by real estate in domestic offices	3466				3.a.(2)
	BHFN				
b. Total loans and leases in foreign offices, Edge and agreement subsidiaries, and IBFs	3360				3.b.
	BHCK				
4. a. Trading assets	3401				4.a.
b. Other earning assets	B985				4.b.
5. Total consolidated assets	3368				5.
LIABILITIES					
6. Interest-bearing deposits (domestic).....	3517				6.
7. Interest-bearing deposits (foreign)	3404				7.
8. Federal funds purchased and securities sold under agreements to repurchase	3353				8.
9. All other borrowed money	2635				9.
10. Not applicable					
EQUITY CAPITAL					
11. Total equity capital (excludes limited-life preferred stock).....	3519				11.

INSERT C

Schedule HC-K – Quarterly Averages					
Dollar Amount in Thousands		BHCK	Bil	Mil	Thou
1. Securities:					
a. U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities)		B558			
b. Mortgage-backed securities		B559			
c. All other securities (includes securities issued by states and political subdivisions in the U.S.)		B560			
2. Federal funds sold and securities purchased under agreements to resell		3365			
3.a. Total loans and leases in domestic offices		BHDM 3516			
(1) Loans secured by 1-4 family residential properties		3465			
(2) All other loans secured by real estate		3466			
(3) Loans to finance agricultural production and other loans to farmers		3386			
(4) Commercial and industrial loans		3387			
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards		B561			
(b) Auto loans		XXXX			
(c) Other (includes single payment, installment other than auto loans, all student loans, and revolving credit plans other than credit cards)		XXXX			
Note: Line Items 3.b - 11 would remain unchanged.					

7.a. Total assets of captive insurance subsidiaries^①
7.b. Total assets of captive reinsurance subsidiaries^①

Schedule HC-M—Memoranda

Dollar Amounts in Thousands

	NUMBER (UNROUNDED)	BHCK	Bil	Mil	Thou	
1. Total number of bank holding company common shares outstanding.....	3459					1.
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries.....		6555				2.
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries.....		6556				3.
4. Other assets acquired in satisfaction of debts previously contracted.....		6557				4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC.....		A288				5.
6. Assets covered by loss-sharing agreements with the FDIC:						
a. Loans and leases (included in Schedule HC, items 4.a and 4.b)		J452				6.a.
b. Other real estate owned (included in Schedule HC, item 7)		J453				6.b.
c. Debt Securities (included in Schedule HC, items 2.a and 2.b)		J461				6.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)		J462				6.d.
7. Not applicable						

INSERT D

8. Has the bank holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for yes; enter "0" for no).....		BHCK				8.
		C251				
9. Has the bank holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for yes; enter "0" for no).....		BHCK				9.
		6689				
10. Not applicable						
11. Have all changes in investments and activities been reported to the Federal Reserve on the Bank Holding Company Report of Changes in Organizational Structure (FR Y-10)? Bank holding companies must not leave blank or enter "N/A." The bank holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10.....		BHCK				11.
		6416				

TEXT
6428

Name of bank holding company official verifying FR Y-10 reporting
(Please type or print)

Area Code and Phone Number (TEXT 9009)

12. Intangible assets other than goodwill:		BHCK	Bil	Mil	Thou	
a. Mortgage servicing assets.....		3164				12.a.
(1) Estimated fair value of mortgage servicing assets.....	6438					12.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets.....		B026				12.b.
c. All other identifiable intangible assets.....		5507				12.c.
		bhct				
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b).....		0426				12.d.
13. Other real estate owned.....		2150				13.
14. Other borrowed money:		BHCK				
a. Commercial paper.....		2309				14.a.
b. Other borrowed money with a remaining maturity of one year or less.....		2332				14.b.
c. Other borrowed money with a remaining maturity of more than one year.....		2333				14.c.
		bhct				
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16).....		3190				14.d.

15. Does the holding company sell private label or third-party mutual funds and annuities? (Enter "1" for yes; enter "0" for no).....		BHCK				15.
		B569				

16. Assets under management in proprietary mutual funds and annuities.....		BHCK	Bil	Mil	Thou	16.
		B570				

1. Total assets should be measured before eliminating intercompany transactions between the consolidated subsidiary and other offices or subsidiaries of the consolidated bank holding company.

INSERT D

Schedule HC-M - Memoranda				
Dollar Amount in Thousands	BHCK	Bil	Mil	Thou
6. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases in domestic offices (included in Schedule HC, items 4.a and 4.b:				
(1) Construction, land development, and other land loans:				
(a) 1-4 family residential construction loans				
(b) Other construction loans and all land development and other land loans				
(2) Secured by farmland				
(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				
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens				
(2) Secured by junior liens				
(4) Secured by multifamily (5 or more) residential properties				
(5) Secured by nonfarm nonresidential properties:				
(a) Loans secured by owner-occupied nonfarm nonresidential properties				
(b) Loans secured by other nonfarm nonresidential properties				
(6) Loans to finance agricultural production and other loans to farmers				
(7) Commercial and industrial loans				
(8) Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(a) Credit cards				
(b) Other consumer loans (includes single payment, installment, all student loans, and all revolving credit plans other than credit cards)				

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. 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 development and other land loans	F173				F175				F177				1.a.(2)
b. Secured by farmland in domestic offices	3493				3494				3495				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	5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens	C236				C237				C229				1.c.(2)(a)
(b) Secured by junior liens	C238				C239				C230				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:													
(1) Loans secured by owner-occupied nonfarm non-residential properties	F178				F180				F182				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179				F181				F183				1.e.(2)
f. In foreign offices	B572				B573				B574				1.f.
2. Loans to depository institutions and acceptances of other banks:													
a. U.S. banks and other U.S. depository institutions	5377				5378				5379				2.a.
b. Foreign banks	5380				5381				5382				2.b.
3. Loans to finance agricultural production and other loans to farmers	1594				1597				1583				3.
4. Commercial and industrial loans	1606				1607				1608				4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards	B575				B576				B577				5.a.
C. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578				B579				B580				5.b.c.
6. Loans to foreign governments and official institutions	5389				5390				5391				6.
7. All other loans	5459				5460				5461				7.
8. Lease financing receivables:													
a. Leases to individuals for household, family, and other personal expenditures	F166				F167				F168				8.a.
b. All other leases	F169				F170				F171				8.b.

Amounts reported in Schedule HC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

b. Auto loans

Schedule HC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505				3506				3507				9.
10. TOTAL (sum of items 1 through 9).....	5524				5525				5526				10.
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (including loans and leases covered by FDIC loss-sharing agreements).....	5612				5613				5614				11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	5615				5616				5617				11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	C866				C867				C868				11.b.

INSERT E

MEMORANDA

INSERT F

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
1. Restructured loans and leases included in items 1 through 8 above (and not reported in Schedule HC-C, memoranda item 1)	/												
a. Loans secured by 1-4 family residential properties in domestic offices.....	F661				F662				F663				M.1.a.
b. Other loans and all other leases (exclude loans to individuals for household, family, and other personal expenditures).....	1658				1659				1661				M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above.....	6558				6559				6560				M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees.....	3508				1912				1913				M.3.
4. Not applicable	/												
5. Loans and leases held-for-sale and loans measured at fair value (included in Schedule HC-N, items 1 through 8 above)	/												
a. Loans and leases held for sale.....	C240				C241				C226				M.5.a.
b. Loans measured at fair value:	/												
(1) Fair value.....	F664				F665				F666				M.5.b.(1)
(2) Unpaid principal balance.....	F667				F668				F669				M.5.b.(2)

INSERT E

Schedule HC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets												
	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
Dollar Amount in Thousands												
12. Loans and leases in domestic offices reported in items 1 through 8 above which are covered by loss-sharing agreements with the FDIC:												
a. Construction, land development, and other land loans:												
(1) 1-4 family residential construction loans												
(2) Other construction loans and all land development and other land loans												
b. Secured by farmland												
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												
(2) Closed-end loans secured by 1-4 family residential properties:												
(a) Secured by first liens												
(b) Secured by junior liens												
d. Secured by multifamily (5 or more) residential properties												
e. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties												
(2) Loans secured by other nonfarm nonresidential properties												

f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures)													
(1) Itemize and describe loan categories included in item 1. f, above that exceed 10% of total loans modified and past due or on nonaccrual status:													
a. _____													
b. _____													
c. _____													
Note: Line Items 2 - 6 would remain unchanged.													

Schedule HC-V—Variable Interest Entities

1.	Assets and liabilities of consolidated variable interest entities (VIEs):	Securitization Trusts	ABCP Conduits	Other	
a.	Assets of consolidated VIEs that can be used only to settle obligations of consolidated VIEs:				
	(1) Cash and balances due from depository institutions				
	(2) Securities purchased under agreements to resell				
	(3) Held-to-maturity securities				
	(4) Available-for-sale securities				
	(5) Loans and leases held for sale				
	(6) Loans and leases, net of unearned income				
	(7) Less: Allowance for loan and lease losses				
	(8) Other real estate owned				
	(9) Derivative assets				
	(10) Trading assets (other than derivatives)				
	(11) Other assets				
b.	Assets held in consolidated VIEs other than those that can be used only to settle obligations of consolidated VIEs				
c.	Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank holding company				
	(1) Securities sold under agreements to repurchase				
	(2) Commercial Paper				
	(3) Other borrowed money				
	(4) Derivative liabilities				
	(5) Other liabilities				
d.	Liabilities held in consolidated VIEs other than those for which creditors do not have recourse to the general credit of the reporting bank holding company				