OMB Number: 7100-0036

Federal Deposit Insurance Corporation

OMB Number: 3064-0052

Office of the Comptroller of the Currency

OMB Number: 1557-0081 Expires September 30, 2013





Please refer to page i, Table of Contents, for the required disclosure of estimated burden. 1

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

Report at the close of business <del>December 31, 2010</del>

March 31, 2011 (RCON

(20101231) (2011 0331)

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).

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.

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.

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.

Director (Trustee)

Director (Trustee)

Director (Trustee)

State Abbrev. (RSSD 9200)

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

#### **Submission of Reports**

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

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

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

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's

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

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

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

ZIP Code (RSSD 9220)

FDIC Certificate Number

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

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#### Disclosure of Estimated Burden

The estimated average burden associated with this information collection is hours per respondent and is estimated to vary from 16 to 655 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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#### 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 C493)	Telephone: Area code/phone number/extension (TEXT 8902)
FAX: Area code/phone number (TEXT C494)	FAX: Area code/phone number (TEXT 9116)
mary contact information for a senior official of the bank who has decision-	time sensitive information to emergency contacts at banks. Please provide pri- making authority. Also provide information for a secondary contact if available. Emergency contact information is for the confidential use of the Agencies Secondary Contact
Name (TEXT C368)	Name (TEXT C371)
Title (TEXT C367)	Title (TEXT C372)
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)
Telephone: Area code/phone number/extension (TEXT C389)	Telephone: Area code/phone number/extension (TEXT C374)
FAX: Area code/phone number (TEXT C370)	FAX: Area code/phone number (TEXT C375)

#### 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 (техт сөго)	Name (TEXT C875)
Title (TEXT C871)	Title (TEXT C878)
E-mail Address (TEXT C872)	E-mail Address (TEXT C877)
Telephone: Area code/phone number/extension (TEXT C873)	Telephone: Area code/phone number/extension (TEXT C878)

# Consolidated Report of Income for the period January 1, <del>2010 December 31, 2010 Parch 31, 2011</del>

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

### Schedule RI—Income Statement

Conedule IVI Indome Statement	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Interest income:		10.0	. 1 22 4 A			
a. Interest and fee income on loans:		3.64	464	9	1	
(1) In domestic offices:			. 7			
(a) Loans secured by real estate:					4	
(1) Loans secured by 1-4 family residential properties		4435				1.a.(1)(a)(1)
(2) All other loans secured by real estate		4436				1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to	o farmers	4024				1.a.(1)(b)
(c) Commercial and industrial loans		4012				1.a.(1)(c)
(d) Loans to individuals for household, family, and other pers	onal expenditures:			李獻	4.8	
(1) Credit cards		B485				1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all stude	nt loans, and revolving credit					
plans other than credit cards)	-	B486				1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions		4056				1.a.(1)(e)
(f) All other loans in domestic offices		B487				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs		4059				1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a		4010				1.a.(3)
b. Income from lease financing receivables		4065				1.b.
c. Interest income on balances due from depository institutions <sup>1</sup>		4115				1.c.
d. Interest and dividend income on securities:				1.41		
(1) U.S. Treasury securities and U.S. Government agency obliga	tions (excludina					
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 p		4.	10 P			
U.S.)		4060				1.d.(3)
e. Interest income from trading assets		4069				1.e.
f. Interest income on federal funds sold and securities purchased up		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:		7 10	4.7		7	
a. Interest on deposits:			. 6			1
(1) Interest on deposits in domestic offices:		4.5				
(a) Transaction accounts (NOW accounts, ATS accounts, an	d telephone and					
preauthorized transfer accounts)	•	4508	1,100			2.a.(1)(a)
(b) Nontransaction accounts:		1.4	17.	Ā	4.4	(\)
(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		A518		1		2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement s		4172		1		2.a.(2)
b. Expense of federal funds purchased and securities sold under ag		4180				2.b.
c. Interest on trading liabilities and other borrowed money		4185				2.c.
or mississing had miss and outer borrows morely mississing					<del></del>	1

<sup>&</sup>lt;sup>1</sup> Includes interest income on time certificates of deposit not held for trading.

			Year-te	o-date					
	Dollar Amounts in Thousands		Bil	Mil	Thou				
_				2.4	5.43				
۷.	Interest expense (continued):	4200	11.0	27.1.32		2.d.			
	d. Interest on subordinated notes and debentures	4073				2.e.			
2	e. Total interest expense (sum of items 2.a through 2.d)	V-05-200	144		7.5	4074			2
	Net interest income (item 1.h minus 2.e)		7.4		1	4230			3. 4.
	Provision for loan and lease losses					12001		 L	4.
Э.	Noninterest income:	4070	× 1.2	AT CONTRACTOR	**************************************	5.a.			
	a. Income from fiduciary activities <sup>1</sup>	4080				5.b.			
	b. Service charges on deposit accounts in domestic offices	A220				5.c.			
	c. Trading revenue <sup>2</sup>	C886				5.d.			
	d. (1) Fees and commissions from securities brokerage		4.2.3		X 1755		.,		
	(2) Investment banking, advisory, and underwriting fees and	C888	20.00			5.d.	(2)		
	commissions	C887			<u> </u>	5.d			
	(3) Fees and commissions from annuity sales		158	ena()			(-)		
	(4) Underwriting income from insurance and reinsurance activities	C386	777		1	5.d.	.(4)		
		C387				5.d			
	(5) Income from other insurance activities	B491				5.e	` '		
	e. Venture capital revenue	B492				5.f.			
	f. Net servicing fees	B493				5.g			
	g. Net securitization income		1		144				
	h. Not applicable	5416				5.i.			
	i. Net gains (losses) on sales of loans and leases	5415				5.j.			
	j. Net gains (losses) on sales of other real estate owned	B496				5.k			
	k. Net gains (losses) on sales of other assets (excluding securities)	B497				5.1.			
	I. Other noninterest income*	3570	7		A 20	4079			5.m.
6	m. Total noninterest income (sum of items 5.a through 5.l)		11.4		4.4	3521			6.a.
0.	a. Realized gains (losses) on held-to-maturity securities	6.5				3196			6.b.
7	b. Realized gains (losses) on available-for-sale securities		(1)		10.50				0.0.
٠.	·	4135				7.a			
	<ul><li>a. Salaries and employee benefits</li><li>b. Expenses of premises and fixed assets (net of rental income)</li></ul>	34.63	24.6			1			
	(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	1/3				-	` '		
	intangible assets	C232				7.c	.(2)		
	d. Other noninterest expense*	4092				7.d			
	e. Total noninterest expense (sum of items 7.a through 7.d)				**	4093			7.e.
8	Income (loss) before income taxes and extraordinary items and other	8.5							
٠.	adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)					4301			8.
9.	Applicable income taxes (on item 8)	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		4		4302			9.
	Income (loss) before extraordinary items and other adjustments							 	
	(item 8 minus item 9)					4300			10.
11	Extraordinary items and other adjustments, net of income taxes*			- 3 A 6 1	<b>1</b>	4320			11.
	Net income (loss) attributable to bank and noncontrolling (minority)	14	r in San	1.0 mg/s/ 1.0 mg/s/2.0	1 2 2 M				
	interests (sum of items 10 and 11)	5				G104			12.
13.	LESS: Net income (loss) attributable to noncontrolling (minority)								
	interests (if net income, report as a positive value; if net loss,							 	
	report as a negative value)				4.	G103			13.
14.	Net income (loss) attributable to bank (item 12 minus item 13)		15.80 E			4340		 <u> </u>	14.
	. ,								

<sup>\*</sup> Describe on Schedule RI-E—Explanations

<sup>&</sup>lt;sup>1</sup> 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.

<sup>&</sup>lt;sup>2</sup> 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.

# Schedule RI—Continued

Memoranda		`	rear-to	o-date		
Dollar Amounts in Thous		RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired			* *		24.	
after August 7, 1986, that is not deductible for federal income tax purposes		4513			2000000000000	M.1.
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.1						
Income from the sale and servicing of mutual funds and annuities in domestic offices						
(included in Schedule RI, item 8)		8431	COSCOL 2	ON LOW COS	ion con one c	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S.			V. (4)	MAY 4		
(included in Schedule RI, items 1.a and 1.b)		4313	100	4.0-509 <b>8</b> VO	2000	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S.			40.90		100	
(included in Schedule RI, item 1.d.(3))		4507				M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest				Number		
whole number)	•••••	4150	MARKET S			M.5.
6. Not applicable	514.5					
7. If the reporting bank has restated its balance sheet as a result of applying push down	RIAD	cc	YY	ММ	DD	
accounting this calendar year, report the date of the bank's acquisition <sup>2</sup>	9106	LI				M.7.
items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any		RIAD	Year-t	o-date Mil	Thou	
quarter of the preceding calendar year.):		-	RII	Mil	Thou	1
a. Interest rate exposures		8757 8758				M.8.a.
b. Foreign exchange exposures		8759				M.8.b.
c. Equity security and index exposures		8760				M.8.c.
d. Commodity and other exposures		F186				M.8.d.
e. Credit exposures		F 100	70.00		(W. 16)	M.8.e.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit	Ι			1 m	y) ·	
exposures held outside the trading account:		C889			1565-21	M.9.a.
a. Net gains (losses) on credit derivatives held for trading		C890				M.9.b.
b. Net gains (losses) on credit derivatives held for purposes other than trading		A251				M.10.
10. Credit losses on derivatives (see instructions)		7251			l	j 1VI. 1O.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purpos	.00	RIAD	Yes		No	1
for the current tax year?		A530				M.11.
ior the current tax year?		7.000				j 1 <b>V1.</b> 1 1 .
Memorandum item 12 is to be completed by banks that are required to complete Schedule			Year-t	o-date	· · · · · · · ·	]
RC-C, part I, Memorandum items 8.b and 8.c.		RIAD	Bil	Mil	Thou	1
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family		244.26				1
residential properties (included in Schedule RI, item 1.a.(1)(a)(1))		F228		2000 73.0		M.12.
Todata Properties (molades in Sociedae A), nom 1.8.(1/A)/1//			·			,

The \$4-billion asset size test is generally based on the total assets reported in the June 30, 2009, Report of Condition.

2 For example, a bank acquired on March 1, 2010, would report 20100301.

# INSERT B - FFIEC 031 - SCHEDULE RI, MEMORANDUM ITEM 8

8.	Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):				
	Memorandum items 8.a through 8.e are to be completed by banks	4,5	1773 in i		
	that reported average trading assets (Schedule RC-K, item 7) of		Year-te	o-date	
	\$2 million or more for any quarter of the preceding calendar year.	RIAD	Bil	Mil	Thou
	a. Interest rate exposures	. 8757			
	b. Foreign exchange exposures	. 8758			
	c. Equity security and index exposures	. 8759			
	d. Commodity and other exposures	. 8760			
	e. Credit exposures	. F186			
	Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets.				
	<li>f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative</li>				
	assets (included in Memorandum items 8.a through 8.e above)	XXXX			
	<ul> <li>g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in</li> </ul>				
	Memorandum items 8.a through 8.e above)	XXXX			

Memoranda Dollar Amounts in Thousands		Year-t		Į	
		Bil	Mil	Thou	
Memorandum item 13 is to be completed by banks that have elected to account for assets					
and liabilities under a fair value option.		10			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair			5.5		
value under a fair value option:	-43	4/4	14.44	242	
a. Net gains (losses) on assets	F551				M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific					
credit risk	F552	<u> </u>			M.13.a.(1)
b. Net gains (losses) on liabilities	F553				M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-				1	
specific credit risk	F554				M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale					
debt securities:	- 1				
a. Total other-than-temporary impairment losses	J319		<u> </u>		M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320				M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a	4.77	A.4	1		
and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	J321				M.14.c.

# Schedule RI-A—Changes in Bank Equity Capital

Indicate	e decreases and losses in parentheses.	2010.					,
		Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	ĺ
1. Tota	al bank equity capital most recently reported for the De	cember 31\ <del>2009,</del> Reports of Condition					ĺ
and	Income (i.e., after adjustments from amended Report	s of Income)	3217				1.
2. Cui	mulative effect of changes in accounting principles and	corrections of material					ĺ
acc	counting errors*		B507				2.
	ance end of previous calendar year as restated (sum o		B508				3.
4. Net	t income (loss) attributable to bank (must equal Schedu	ıle RI, item 14)	4340				4.
	le, conversion, acquisition, or retirement of capital stocl	•			1.4		ĺ
trar	nsactions)		B509				5.
6. Tre	asury stock transactions, net		B510				6.
	anges incident to business combinations, net		4356				7.
8. LES	SS: Cash dividends declared on preferred stock		4470				8.
	SS: Cash dividends declared on common stock		4460				9.
10. Oth	ner comprehensive income <sup>1</sup>		B511				10.
11. Oth	ner transactions with parent holding company* (not incl	uded in items 5, 6, 8, or 9 above)	4415				11.
12. Tota	al bank equity capital end of current period (sum of iter	ns 3 through 11) (must equal				100	1
Sch	nedule RC, item 27.a)		3210				12.

<sup>\*</sup> Describe on Schedule RI-E—Explanations.

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

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

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.		(Column A) Charge-offs¹ Calendar y				(Colu Reco			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		Bil	Mil	Thou	
Loans secured by real estate:	44.4		*100	mel					
Construction, land development, and other land loans in domestic offices:		Ė.							
(1) 1–4 family residential construction loans	C891				C892		<u> </u>		1.a.(1)
(2) Other construction loans and all land development and other					Y. (1)		* V + 15	1.3	
land loans	C893			ļ	C894			1	1.a.(2)
b. Secured by farmland in domestic offices	3584		1		3585		<u></u>		1.b.
<ul> <li>c. Secured by 1–4 family residential properties in domestic offices:</li> <li>(1) Revolving, open-end loans secured by 1–4 family residential</li> </ul>								4	
properties and extended under lines of credit	5411			<u> </u>	5412				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			<u> </u>	C218				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic	3588		T	(1) (1) 	3589		1	) 	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:  (1) Loans secured by owner-occupied nonfarm nonresidential	. 0000			114					r.u.
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.

<sup>&</sup>lt;sup>1</sup> Include write-downs arising from transfers of loans to a held-for-sale account.

<sup>&</sup>lt;sup>1</sup> 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.

Calendar year-to-date

Mil Thou

M.4.

RIAD

C388

### Schedule RI-B-Continued

Part I. Continued		(Colu			(Column B)						
	<u></u>	Charg					veries		ł		
Dellas Assessate in Theoreman	<u> </u>			•	ear-to		1 4411	T	l		
Dollar Amounts in Thousands		Bil	Mil		RIAD		Mil	Thou	ĺ		
<ol><li>Loans to depository institutions and acceptances of other banks:</li></ol>	4050	n.,		: 300 - <b>32</b>			OSIZ A	1	ĺ		
a. To U.S. banks and other U.S. depository institutions	4653			ļ	4663		<del> </del>		1		
b. To foreign banks	4654			-	4664		<del> </del>	<u> </u>	1		
3. Loans to finance agricultural production and other loans to farmers	4655		- 100 N T T	14 4 4	4665	38.974 (34)	38.8 H 45.7 K	N. A. Control	:		
4. Commercial and industrial loans:			the ·		14047		A A SUPER	<u> </u>	1		
a. To U.S. addressees (domicile)	4645			ļ	4617		<del> </del>	<u> </u>	٠		
b. To non-U.S. addressees (domicile)	4646	300	1000000		4618		\$452.5×6.6	MC 18 S			
5. Loans to individuals for household, family, and other personal	4.4		4		144	ari i					
expenditures:	5544				0000	<b>3</b> 1	(h)(174)	1	1		
a. Credit cards Replace with INSERT (C)	B514		the second	a salahan sa	B515		Alle Side observations		<u> </u>		
b. Other (includes single payment, installment, all student loans, and	B546				B517	l		g. Parjaky pro	i		
revolving credit plans other than credit cards)	4643				4627		+	-	$\vdash$		
6. Loans to foreign governments and official institutions			<del> </del>	<del> </del>	4628	<b></b>	-	ļ	$\left\{ \right.$		
7. All other loans	4644				4020	1 25 a 1 a 1	] p[3.e32a	277			
8. Lease financing receivables:	4.74		du.								
<ul> <li>a. Leases to individuals for household, family, and other personal</li> </ul>	F185	1		7.3	F187		369304	<u> 19 13</u> 	┨		
expenditures	C880	ļ	<b>├</b> ──	<del> </del>	F188		<del> </del>	<del> </del>	-		
b. All other leases			<del> </del>	<del>  -</del>	4605			+	1		
9. Total (sum of items 1 through 8)	4635		<u></u>	<u> </u>	4605	<u> </u>	L.,_		J		
		(Colu	ımn A)			(Coli	ımn B	<u> </u>	]		
		Charg				•	veries				
Memoranda		Onlarg			year-to				1		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		Bil	Mil	Thou	1		
			NJ-1-	. · · · · · · · · · · · ·	7. 3v	298.45					
Loans to finance commercial real estate, construction, and land	$\mu_{\bullet}$						新。 Ky 2000	• 4			
development activities (not secured by real estate) included in	5409	<u>(28384)</u>		##9554V6140	5410	* fo b* \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	7 75 3, 57 7		, נ		
Schedule RI-B, part I, items 4 and 7, above				- 1565 J		4.1		S. C. S.	1 "		
2. Loans secured by real estate to non-U.S. addressees (domicile)	4652	****	4 (362) X 143 (36)	1	4662			• 7. ONG 3. 19 S	֡֡֞֞֞֞֞֞֞֞֞֞֞֞֞֞֞֞֞֞֡֡֡֡֡		
(included in Schedule RI-B, part I, item 1, above)	.502	Ь			1	L			/ו ב		
3. Not applicable		41441									
Memorandum item 4 is to be completed by banks that (1) together with affilia	iea ms	เดยเด	us,	<b>.</b>	s						
have outstanding credit card receivables (as defined in the instructions) that	∍xceed	\$500	millio	n as o	4						

Report purposes.

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

(i.e., not included in charge-offs against the allowance for loan and lease losses) .....

4. Uncollectible retail credit card fees and finance charges reversed against income

<sup>&</sup>lt;sup>1</sup> Include write-downs arising from transfers of loans to a held-for-sale account.

# INSERT C - FFIEC 031 - SCHEDULE RI-B, PART I, ITEM 5

b.	Automobile loans	xxxx	xxxx
C.	Other consumer loans (includes single		
	payment, installment, all student loans, and		
	revolving credit plans other than credit cards)	xxxx	xxxx

#### Part II. Changes in Allowance for Loan and Lease Losses

	2010,	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
Balance most recently reported for the December	er 31. 2009. Re	ports of Condition				
and Income (i.e., after adjustments from amended Reports of Income)						
	coveries (must equal part I, item 9, column B, above)					
3. LESS: Charge-offs (must equal part I, item 9, co						
part II, item 4)			C079			
LESS: Write-downs arising from transfers of load			5523	<u> </u>		
5. Provision for loan and lease losses (must equal			4230	<u></u>		
6. Adjustments* (see instructions for this schedule		•	C233			
7. Balance end of current period (sum of items 1,						
(must equal Schedule RC, item 4.c)			3123	<u> </u>		

<sup>\*</sup> Describe on Schedule RI-E—Explanations.

#### Memoranda

Do	ollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7	', above	C435				М
Memorandum items 2 and 3 are to be completed by banks that (1) together	r with affiliated institutions,					
have outstanding credit card receivables (as defined in the instructions) that	at exceed \$500 million	100				
as of the report date or (2) are credit card specialty banks as defined for Ur	niform Bank Performance	43.7				
Report purposes.			X2.		O Tale	l
2. Separate valuation allowance for uncollectible retail credit card fees an	d finance charges	C389	******			M
3. Amount of allowance for loan and lease losses attributable to retail cred	dit card fees and finance					ı
charges		C390	100 20 F	L	CONT. #504 CET	M
Memorandum item 4 is to be completed by all banks.					1	ĺ
4. Amount of allowance for post-acquisition losses on purchased impaired	d loans accounted for in		1	4 / 4 / 5 3 / 7		ĺ
accordance with FASB ASC 310-30 (former AICPA Statement of Position	on 03-3) (included in				130,24	ı
Schedule RI-B, part II, item 7, above)		C781	<u> </u>	<u> </u>	L	ĺΝ

# Schedule RI-D—Income from Foreign Offices

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

	Year-to-date				
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Total interest income in foreign offices	C899				
2. Total interest expense in foreign offices	C900				
3. Provision for loan and lease losses in foreign offices	C901				
. Noninterest income in foreign offices:					
a. Trading revenue	C902				
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903				
c. Net securitization income	C904				
d. Other noninterest income	C905				
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	C906				
6. Total noninterest expense in foreign offices	C907				
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect	12.11				
the effects of equity capital on overall bank funding costs	C908				
8. Applicable income taxes (on items 1 through 7)	C909				
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices	C910		L		
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1				77.5	
plus or minus items 2 through 9)	C911				
11. Not applicable					
12. Eliminations arising from the consolidation of foreign offices with domestic offices	C913				
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)	C914	l			

# Schedule RI-E—Explanations

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

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

	Year-to-date			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Other noninterest income (from Schedule RI, item 5.I)	4.			
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:	1.4			
a. Income and fees from the printing and sale of checks	C013			
b. Earnings on/increase in value of cash surrender value of life insurance	C014		<u> </u>	
c. Income and fees from automated teller machines (ATMs)	C016			
d. Rent and other income from other real estate owned	4042			
e. Safe deposit box rent	0045			
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229			
g. Bank card and credit card interchange fees	1			
h. Gains on bargain purchases	1	l		
TEXT   1. 4461	4461			
TEXT 4462	4462			
K. 14463	4463			
Other noninterest expense (from Schedule RI, item 7.d)		i P		
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:		<b>34</b>		
a. Data processing expenses	C017			
b. Advertising and marketing expenses				
c. Directors' fees	14400			
d. Printing, stationery, and supplies		3		
e. Postage	0400			
f. Legal fees and expenses	4444			
g. FDIC deposit insurance assessments	1 4440			
h. Accounting and auditing expenses	15550			
i. Consulting and advisory expenses				
j. Automated teller machine (ATM) and interchange expenses				
k. Telecommunications expenses	. ===0			
I. TEXT	4464	+		
1. 4407 TEXT M.1 4467	4467	1		
111. 4467 TEXT D. 4468	4468			
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):	#10754C3K1	4		15.84
a. (1) TEXT 4469	4469		<u></u>	
(2) Applicable income tax effect		*****		
b. (1) TEXT 4487	4487		<u> </u>	البيا
(2) Applicable income tax effect 4488	7.001000000	1	Y. de	
c. (1) TEXT 4489	4489		1	
(2) Applicable income tax effect			igen sega Egyptig	

		Year-to-date				
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
4.	Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):  a. Gumulative effect of the initial application of FASB ASC 810-10 (former FAS 167) related		•		44-	
	to newly consolidated variable interest entities.	<del>4536</del>	<u> </u>		<u> </u>	4.a.
	b. TEXT B527	B527		7. (A. C. 1982.)	3 S C M C M	4.b.
5.	Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					İ
	a. 4499	4498				5.a.
	b. 1489	4499				5.b.
6.	Adjustments to allowance for loan and lease losses (from Schedule RI-B,					
	part II, item 6) (itemize and describe all adjustments): a. TEXT   4521	4521		CHE STANCE		6.a.
	a. 4521 b. 4522	4522				6.b.
7.	Other explanations (the space below is provided for the bank to briefly describe, at its					
	option, any other significant items affecting the Report of Income):	RIAD	+		No	
	Comments?	4769	<u> </u>	1.8 9 2 2 2	<u>al</u>	1 7.

Other explanations (please type or print clearly):

# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 2010 March 31, 2011

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

### Schedule RC—Balance Sheet

Dollar Amounts in Thous	ands	RCFD	Tril	Bil	Mil	Thou	
ASSETS		3.7					
1. Cash and balances due from depository institutions (from Schedule RC-A):		× ./x					
a. Noninterest-bearing balances and currency and coin1		0081					1.a.
b. Interest-bearing balances <sup>2</sup>		0071					1.b.
2. Securities:							
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					2.b.
3. Federal funds sold and securities purchased under agreements to resell:						1 7 7 7	
	RCON	B987					3.a
b. Securities purchased under agreements to resell <sup>3</sup>	RCFD	B989					3.b
4. Loans and lease financing receivables (from Schedule RC-C):		RCFD	4 T.			Acres 1	
a. Loans and leases held for sale		5369					4.a
b. Loans and leases, net of unearned income B528					4.5		4.b
c. LESS: Allowance for loan and lease losses			124				4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)		B529					4.d
5. Trading assets (from Schedule RC-D)		3545					5.
6. Premises and fixed assets (including capitalized leases)		2145			<u></u>		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:					1	4	
a. Goodwill		3163				1	10.a
b. Other intangible assets (from Schedule RC-M)		0426				1	10.b
11. Other assets (from Schedule RC-F)		2160				1	11.
12. Total assets (sum of items 1 through 11)		2170				1	12.

<sup>&</sup>lt;sup>1</sup> Includes cash items in process of collection and unposted debits.

<sup>&</sup>lt;sup>2</sup> Includes time certificates of deposit not held for trading.

<sup>&</sup>lt;sup>3</sup> Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Dollar Amo	unts in Thousands	RCON	Tril	Bil	Mil	Thou	
LIABILITIES		10.17		3.37	• 7		
13. Deposits:				Y A	140		
a. In domestic offices (sum of totals of columns A and C from Schedule R	C-E, part I)	2200					13.a
(1) Noninterest-bearing <sup>1</sup> RCON 6631							13.a.(1)
(2) Interest-bearingRCON 6636					£.	50.7	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs		RCFN			7		
(from Schedule RC-E, part II)		2200					13.b.
(1) Noninterest-bearingRCFN 6631		4	60.7	1. 1.			13.b.(1)
(2) Interest-bearing RCFN 6636				kiri i	4		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurch	hase:		35.1				
a. Federal funds purchased in domestic offices <sup>2</sup>	1	<b>и</b> В993					14.a.
b. Securities sold under agreements to repurchase <sup>3</sup>		B995					14.b.
15. Trading liabilities (from Schedule RC-D)		3548					15.
16. Other borrowed money (includes mortgage indebtedness and obligations		RCFD		Y			
capitalized leases) (from Schedule RC-M)		3190					16.
17. and 18. Not applicable		14.	新工艺				
19. Subordinated notes and debentures <sup>4</sup>		3200					19.
20. Other liabilities (from Schedule RC-G)							20.
21. Total liabilities (sum of items 13 through 20)							21.
22. Not applicable				4			
EQUITY CAPITAL				3	11.77		
Bank Equity Capital		-7315		1.0		112	
23. Perpetual preferred stock and related surplus		3838					23.
24. Common stock							24.
25. Surplus (exclude all surplus related to preferred stock)							25.
26. a. Retained earnings							26.a.
b. Accumulated other comprehensive income <sup>5</sup>		1					26.b.
c. Other equity capital components <sup>6</sup>		. A130					26 c.
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)							28.
29. Total liabilities and equity capital (sum of items 21 and 28)						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 2009. 2.0.1.9.

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 auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

#### To be reported with the March Report of Condition.

2. Bank's fiscal year-end date ......

RCON	MM	DD	
 8678			M.2.

<sup>&</sup>lt;sup>1</sup> Includes total demand deposits and noninterest-bearing time and savings deposits.

<sup>&</sup>lt;sup>2</sup> Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

<sup>3</sup> Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.

<sup>4</sup> Includes limited-life preferred stock and related surplus.

<sup>5</sup> 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.

<sup>&</sup>lt;sup>6</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

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

#### Schedule RC-B—Securities

Exclude assets held for trading.

Held-to-maturity									Available-for-sale								
	(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.
U.S. Government agency obligations (exclude	i,						į,										
mortgage-backed securities):																	
<ul> <li>a. Issued by U.S. Government agencies<sup>1</sup></li> </ul>	1289	-11 SYS			1290				1291				1293				2.a.
b. Issued by U.S. Government-					4.34												
sponsored agencies2	1294				1295				1297				1298				2.b.
Securities issued by states and political		1															
subdivisions in the U.S	8496				8497				8498		<u> </u>	l	8499				3.

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

<sup>&</sup>lt;sup>2</sup> 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.

				Н	eld-to-	matur	ity					vailable	e-for-sa	e			
			(Colu	mn A)			(Colu	mn B)		(C	olumn C	<del></del>	(	Column	1 D)		
			mortiz	ed Co	st		Fair	Value		Amo	rtized C			Fair Val	lue		
Dol	llar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD E	Bil Mil	Thou	RCFD		Mil	Thou	
	Mortgage-backed	100					4. Kf. 3										
	securities (MBS):		10		1				- 6								
	a. Residential mortgage												( )		4 0 4 0 1		
	pass-through	12.					7 (1)										
	securities: (1) Guaranteed by	19.5		10.0			<i>i,</i> (.		. (1)					$M \otimes \Delta$		25	
	GNMA	G300				G301	2.000 377			G302			G303			the Year	4.a.(1)
	(2) Issued by FNMA				A (2.1)									18 A 18	137	S-100	7.0.(1)
	and FHLMC	G304	1900			G305				G306	Manager at the first		G307			14. Table 1	4.a.(2)
	(3) Other pass-			4	11.6		1	7.7		K. Sir				re the	44		(_)
	through securities.	G308				G309				G310			G311				4.a.(3)
	b. Other residential		· Killy	<b>W</b> 1		10							ME.	<b>.</b>			
	mortgage-backed														Ĭ.		
	securities (include				*1.46	9						17.4	9				
	CMOs, REMICs, and	1144		51997		7.4		1	* 特				14 A		<b>1.</b>	9.7	
	stripped MBS):		1.	#X .	7		<b>(4</b> )								2		
	(1) Issued or guar-							-14	<b>F</b>		30 46		3.00	di i			
	anteed by FNMA,	G312	<u> </u>			G313	1	7.0	100	G314	*	ALAST CO.	G315	91991	1000		4 5 741
	FHLMC, or GNMA (2) Collateralized by	0312				0313	[ 5844]	, 10 A		3314			(3313)	Krani po s	(S	2 - 1 -	4.b.(1)
	MBS issued or							1		4.5						24.1	
	guaranteed by	11.0		***								+		10.47	į,		
	FNMA, FHLMC,		4				<i>3</i>	111						on N		\$ .	
	or GNMA	G316				G317		T		G318			G319		T		4.b.(2)
	(3) All other							113		54.5				4	45	7 - 15V+	` '
	residential MBS	G320				G321	·			G322			G323				4.b.(3)
ſ	c. Commercial MBS:				9 4 5						0.131		17.32		- 2		
و م	(1) Commercial													-			
<u>\$</u>	mortgage	# 1		10.00	-		40.4						44.1				
	pass-through	C224	*****			000		T	eut i W	7-3-0C	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		C227		Y (4 )		
place	securities	G324			10.70	<del>032</del> 5		1		G <del>326</del>	1277576	E. Selver	G327	v <b>r</b> S	0.00		4.c.(1)
Replace INSERT	(2) Other commercial MBS.	G328	<i>**</i>	9 6 7		G329		75. 99		G330	10.7	24 25 34 52	G331		VIETO	100.000	4 0 (2)
- J	Asset-backed securities	77.1				N. A.			(20 m)		such toxic	96 to 08			(X.544)	I PA	4.c.(2)
0.	and structured financial										4.75					1.4	•
,	products:												N.		1		
	a. Asset-backed						H. (		1							46	
	securities (ABS)	_C026				C988				C989			C027				5.a.
	b. Structured financial								) 1							1	
	products:	3,00									7 78					18:44	
	(1) Cash	. G336		<u> </u>	ļ	G337	ļ			G338	_		G339				5.b.(1)
	(2) Synthetic	. G340		<b>_</b>	<u> </u>	G341	ļ .	<del> </del>	ļ	G342			G343				5.b.(2)
_	(3) Hybrid	. G344	L			G345	l Ostuda	1	l V	G346	I I WALL TO	(S) (1-20 Est 1)	G347	<u> </u>		8.W.S	5.b.(3)
6.	Other debt securities:		M														
	a. Other domestic debt securities	1737	<u> </u>	(354) (C)		1738	2000 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	T	(4) 	1739	- (4) X		1741	<u> </u>	1 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1		6.0
	b. Foreign debt	1737		I Santanasi Santanasi		1730	<b>*</b>						22.5	Janas.		1,5	6.a.
	securities	1742				1743		<u> </u>	arerar Est	1744		275046035	1746	<u> </u>		****	6.b.
	300amio3			<u> </u>			<b></b>						<u> </u>				0.0.

### INSERT D - FFIEC 031 - SCHEDULE RC-B, ITEM 4.c

- c. Commercial MBS:
  - (1) Commercial mortgage passthrough securities:
    - (a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....
    - (b) Other pass-through securities
  - (2) Other commercial MBS:
    - (a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....

nmercial MBS: Commercial mortgage pass- through securities: (a) Issued or guaranteed by									
FNMA, FHLMC, or GNMA	xxxx		XXXX		XXXX		XXXX		
(b) Other pass-through securities	XXXX		XXXX		XXXX		XXXX		
Other commercial MBS:							14.1		4.7
(a) Issued or guaranteed by							<i>2</i> ±		
FNMA, FHLMC, or GNMA	XXXX		XXXX		XXXX		XXXX		
(b) All other commercial MBS	XXXX		XXXX		XXXX		xxxx	<u> </u>	

			H	eld-to-	matur	ity					Av	ailable	ole-for-sale				
	l	(Column A) mortized Cost Bil Mil Thou RCF				•	mn B) √alue		l	`	mn C) ed Co	st		•	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					Part of the Control o										\$		
securities with readily					, and			4				4	4.	3		¥.4	
determinable fair values1			T.						A510	0.1 (7000) (1000)	The same		A511				
8. Total (sum of items 1										, in							
through 7) (total of											- 4		li.				
column A must equal		- 1															
Schedule RC, item 2.a)					46.5	$\mathbb{R}_{n}$		7, 4	10.0			1000			21.05		
(total of column D must equal Schedule RC,						d)	表	7 A									
item 2.b)	1754				1771				1772				1773			<u> </u>	

<sup>&</sup>lt;sup>1</sup> Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Memoranda Du A Du Turanda 5					
	RCFD	Bil	Mil	Thou	
1. Pledged securities <sup>1</sup>	0416				M.1.
2. Maturity and repricing data for debt securities <sup>1, 2</sup> (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political		W.			
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through	. 4	Marie		13.5	
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	1.45				
(1) Three months of less	A549				M.2.a.(1)
(2) Over the chords through 12 monds	A550				M.2.a.(2)
(o) Ovor one year an object of the part of	A551		ļ.		M.2.a.(3)
	A552				M.2.a.(4)
(c) Gvor into yours unough to yours	A553		<b> </b>		M.2.a.(5)
(0) Over 15 years	A554			78 7 C C C C C C C C C C C C C C C C C C	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential			Lagar.	1.	
mortgages with a remaining maturity or next repricing date of: 3, 5				<i>F</i>	
(1) 11100 1101010 01 1000	A555				M.2.b.(1)
(2) Over though 12 months minimum	A556				M.2.b.(2)
(o) over one year anough anough anough anough	A557				M.2.b.(3)
(1) Over another another the policy and the policy	A558		ļl		M.2.b.(4)
(o) Over the years unough to years	A559				M.2.b.(5)
(o) Over 15 years	A560	2000 X 6785	1 1	· British · ·	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude					
mortgage pass-through securities) with an expected average life of: 6	( ) ( ) ( )	* :#	5.4 (4.4)		
(1) Trilee years of less	A561				M.2.c.(1)
(2) Over three years	A562	<u> </u>			M.2.c.(2)

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

<sup>&</sup>lt;sup>2</sup> Exclude investments in mutual funds and other equity securities with readily determinable fair values.

<sup>&</sup>lt;sup>3</sup> Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

<sup>&</sup>lt;sup>4</sup> 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.

<sup>&</sup>lt;sup>5</sup> 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.

<sup>&</sup>lt;sup>6</sup> 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	Mil	Thou	
2	d. Debt securities with a REMAINING MATURITY of one year or less (included in	14 00, 510		1.44		
٠.	Memorandum items 2.a through 2.c above)	A248		Section 200	No. at. A. C. C. C. P.	M.2.d.
3.	Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading		7.5		\$ 50 m	l
	securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778				M.3.
4.	Structured notes (included in the held-to-maturity and available-for-sale accounts in				7	
	Schedule RC-B, items 2, 3, 5, and 6):	8782			3- 5- 5- 1- 1- 1- 1- 1- 1- 1- 1- 1- 1- 1- 1- 1-	M.4.a.
	a. Amortized cost	8783				M.4.b.

			Н	eld-to-	matur	ity					Av	ailable	e-for-sa	ale			
		Held-to- (Column A)   Amortized Cost   RCFD   Bil   Mil   Thou					mn B)			•	mn C)			(Colu	,		
	·		т —				Value	,	<u> </u>		ed Co			Fair \		r	
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Memorandum items 5.a		看			<b>1</b>			17				36					
through 5.f are to be						74. ·		W. 7	ara e		141	当 第					
completed by banks with		. 43							2 %								
\$1 billion or more in	4			4.7		rate en		4.11	A STAN								
total assets.1					20 m					, in							
<ol><li>Asset-backed securities</li></ol>	44	電				tarity No. 20	- 1 X	, j.	(477)	1						14.1	
(ABS) (for each column,							1		* ( ) *		1.4	查点					
sum of Memorandum														4.0			
items 5.a through 5.f					雅思.					e <b>1</b> 7				2.4			
must equal Schedule																	
RC-B, item 5.a):		4									1. 8		ů,				
<ul> <li>a. Credit card</li> </ul>	· 14/3		1				340 <sup>34</sup>	30 F (S. 14)		<b>.</b>	'4 × '6 \$	) -   b   1   2   	200			Water Co.	
receivables	B838		ļ		B839	ļ			B840				B841			$\vdash$	М
b. Home equity lines	B842		ļ	<u> </u>	B843			ļ	B844		-	ļ	B845				М
c. Automobile loans	B846				B847			ļ	B848			ļ	B849			<del>                                     </del>	М
d. Other consumer loans	B850				B851	COMO MAGNA AND	TOT BOXES (2)	<u> </u>	B852	250 Free \$75			B853	S - 55 - AV			М
e. Commercial and	基準				A STATE OF THE PARTY OF THE PAR		是(3)		17.7	7 e s	100		7 E.			9.5	
industrial loans	B854			<u> </u>	B855		<u> </u>	<u> </u>	B856				B857			<b>_</b>	М
f. Other	B858		DEBLE SOUTHWOOT	274 - 27 K S	B859	ROSENIES SEE		7754 20 81 645	B860	"Newson		A COLUMN AS	B861	7/PM-13/2		12.05	М
<ol><li>Structured financial</li></ol>								1.8	<b>L</b>	液化			数强				
products by underlying	140				K.			7.7		100	4.			$\pm$		1.0	
collateral or reference								7.	( · · ·					1			ĺ
assets (for each column,									(a. ***	g.	14.6						ĺ
sum of Memorandum	3,34						9	4. 7.	1. T	$\mathcal{F}^{\mathcal{A}}$				4.5	10		İ
items 6.a through 6.g									<b>1</b> 977	3.4							l
must equal Schedule	27.4		11.5		10			p 1		刘锜							l
RC-B, sum of items								1111									l
5.b.(1) through (3)):									<b>.</b>								ĺ
<ul> <li>a. Trust preferred</li> </ul>		4.00							14		Ar. Act					300	
securities issued by	4			4 6 6 4	200		<u> </u>	798	10000	Nieso.	7.766		005	100		0	
financial institutions	G348	#K 798***		100-7217:00-00	G349	<u> </u>	<u> </u>	1	G350	Life of	-16 (43) (79		G351				١
<ul><li>b. Trust preferred</li></ul>			143						f:							: X:-	
securities issued				44	17									2.7			
by real estate			3		20.0		<u> </u>					<u> </u>	0000	S. 750	(4) (4)	areset.	
investment trusts	G352	1		300000	G353	Jew.	J	2,453.5	G354	<u>.</u> Teli ya	1		G355	CONCLUSION IN	] 36%		1
<ul> <li>c. Corporate and</li> </ul>	33.33		4.367	100 V	1113.	3,49 % i - 1	<del></del>	1	148	3.43} Γ	<u> </u>		2 2 2 Y 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	<i>¥1=1</i> }	<b>(f)</b>	100	1
similar loans	G356	<u> </u>			G357	<u>L</u>	<u> </u>	<u> </u>	G358	<u> </u>			G359	l		Ll	<u> </u>

Memoranda—Continued

		Held-to-ma (Column A) Amortized Cost			matur	ity					Av	ailable	e-for-sa	ale			
		•	,			`	mn B)		i e	(Colur	,			•	mn D) Value		
Dellas Assessate in Theorem de	<u> </u>				DOED		Value	Th	<del></del>				DOED			76	ĺ
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Inou	RCFD	Bil ¹>a∴ase	Mil	Thou	
<ol><li>d. 1–4 family residential</li></ol>	. 3	> 1	100		41-				NI L	1.4	444	3/4 3	17.56	1. <del>1</del>	<b>6</b> 7 /		
MBS issued or	9		2.1						3.33				4.00			4.0	l
guaranteed by							Ē.		34		10.00	30 + 1					
U.S. Government-						11			4.		1,		ħ.				
sponsored	9 /		6.00		10.0			i k	3.7			38401	******		7 C.	9.77%.	ĺ
enterprises (GSEs)	G360	10 · 20 P · 20			G361		WAS DEVELOPED A		G362	100 KG 4 JAN 44	Carrier de la Carrier de	ersens dua	G363	32287111210 <sup>1</sup>	*500		M.6.d.
e. 1–4 family residential								3007		紫金			$\mathbb{E}_{i}(x)$	44			ł
MBS not issued or	70.7		27.75	14.4	3.3	3.6			7 366	14		1	*3 r* 5x		T		ĺ
guaranteed by GSEs	G364		7 MINISTRA		G365			2000 CO (1000 C	G366		econocio de la		G367	# E + 2 A 1 1	34 A2 1 A		M.6.e.
f. Diversified (mixed)				1,00				4.3				4.					
pools of structured		$\varphi_{i}(\mathbf{q})$	14.5		1.2	40.0	17.							7.1	Marin S	14 May 1	1
financial products	G368	WATER COLD IN THE		2-7 NH2	G369				G370		e cer ace		G371	ALECE SANS		***************************************	M.6.f.
g. Other collateral or		Ħ,			V.U.		42.5	100	V. 344	2.54.5			1.1	1 2	100	7.11	
reference assets	G372		<u> </u>	<u> </u>	G373	L	<u> </u>		G374				G375		<u> </u>	<u> </u>	M.6.g.

# 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.

	Cons	umn A) olidated	Don	umn B) nestic	
Dollar Amounts in Thousands	RCFD Bil	ank Mil Thou	RCON Bil	fices Mil Thou	
Loans secured by real estate	1410	IVIII TITOG	RCON BI	I WIII   THOO	1.
a. Construction, land development, and other land loans:		1	ist a lite		
(1) 1–4 family residential construction loans		6.54	F158		1.a.(1)
(2) Other construction loans and all land development and other				4-14	,
land loans	<b>A</b> 7		F159		1.a.(2)
b. Secured by farmland (including farm residential and other					
improvements)			1420		1.b.
c. Secured by 1–4 family residential properties:	10.00				
(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:		4.4			
(a) Secured by first liens	100	49.66	5367		1.c.(2)(a)
(b) Secured by junior liens	100	- N-WB	5368		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties		4.5	1460		1.d.
e. Secured by nonfarm nonresidential properties:			4.5	100	
(1) Loans secured by owner-occupied nonfarm nonresidential				1 1 1 1 1	
properties	. 22.5		F160		1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	. 124		F161		1.e.(2)
<ol><li>Loans to depository institutions and acceptances of other banks:</li></ol>				1 1 1	
a. To commercial banks in the U.S	. 7.35	1 1	B531		2.a.
(1) To U.S. branches and agencies of foreign banks			4 * * * * *	44.014	2.a.(1)
(2) To other commercial banks in the U.S	1 1	<del>-  </del>	150	<u> </u>	2.a.(2)
b. To other depository institutions in the U.S	ROSE SERVICE CARD VICE		B534	+	2.b.
c. To banks in foreign countries	1 1	1 114	B535	_	2.c.
(1) To foreign branches of other U.S. banks				- B	2.c.(1)
(2) To other banks in foreign countries	. B537	<u> </u>	4500	1 1	2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	. 1590		1590		3.
Commercial and industrial loans:	T	1 1	1763		4 _
a. To U.S. addressees (domicile)			1764	<del>  -  -</del>	4.a.
b. To non-U.S. addressees (domicile)	. [1/04]	1 1	1704		4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal					
expenditures (i.e., consumer loans) (includes purchased paper):	B538	1 1	B538	1 1	6.a.
a. Credit cards  b. Other revolving credit plans. Replace with INSERT (E)	B539	+	B539	+	6.b.
Other revolving credit plans	. 6009				0.0.
	2011		2011		160
student loans)	1020	1 (88)			
central banks)	2081	T T	2081	T 1	7.
Obligations (other than securities and leases) of states and political			1 ( )		
subdivisions in the U.S	2107	T	2107		8.
					_

# INSERT E - FFIEC 031 - SCHEDULE RC-C, PART I, ITEM 6

C.	Automobile loans	xxxx	xxxx	
d.	Other consumer loans (includes single			
	payment, installment, and all student loans)	xxxx	xxxx	

Part I. Continued		(	Consc	mn A) lidate ank			Don	mn B nestic ices	)	
Dollar Amounts in Thous	sands <sub>F</sub>	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	]
9. Loans to nondepository financial institutions and other loans		1563		Name and Arriver					PE .	9.
a. Loans to nondepository financial institutions				<b>.</b>		J454				9.a.
b. Other loans:						1				
(1) Loans for purchasing or carrying securities (secured and	į.					1			7.0	
unsecured)						1545		<u> </u>	<b> </b>	9.b.(1)
(2) All other loans (exclude consumer loans)					200	J451		ļ	<u> </u>	9.b.(2)
10. Lease financing receivables (net of unearned income)					<b>*</b>	2165	Very Walter			10.
a. Leases to individuals for household, family, and other personal	i	Q. S								
expenditures (i.e., consumer leases)		F162								10.a.
b. All other leases		F163			ļ <u> </u>					10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above		2123	3000 TAVE	11 S 2 A1		2123		A SANGE OF THE SAN		11.
12. Total loans and leases, net of unearned income (sum of items 1	Ŕ		18.16		3.75				3	
through 10 minus item 11) (total of column A must equal		1 - 4 · 4		300 E 3 15	eseren. T	7.02	.01/9A.5.5	kanas-a-	Salar Salar Salar Salar Salar Salar Salar Salar Salar Salar Salar Salar Salar Salar Salar Salar Salar Salar Sa	
Schedule RC, sum of items 4.a and 4.b)	L	2122				2122		<u> </u>	1	] 12.
Memoranda Replace with INSERT (F)						· ;	т	1	1	ו
	Dollar A	Amou	ints in	Thou	sands	RCON	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terr	ns (inclu	ded i	n							
Schedule RC-C, part I, and not reported as past due or nonaccrual	in Sched	dule I	RC-N,							
Memorandum item 1):							1.0			

emoranda Replace with INSERT (F)	Door	- D::		71	
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,		NA.			
Memorandum item 1):				16.4	
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	RCED		A \$40		
personal expenditures)	1616				M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				7 2	
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices	1		BALL I		
(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	7.0	· , · )		
(1) Three months or less	A564				M.2.a.(
(2) Over three months through 12 months	A565				M.2.a.(
(3) Over one year through three years	A566				M.2.a.(
(4) Over three years through five years	A567				M.2.a.(
(5) Over five years through 15 years	A568				M.2.a.(
(6) Over 15 years	A569				M.2.a.(

<sup>1</sup> Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

<sup>2</sup> 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.

#### INSERT F - FFIEC 031 - SCHEDULE RC-C, PART I, MEMO ITEM 1

- 1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):
- a. Construction, land development, and other land loans in domestic offices:
  - (1) 1-4 family residential construction loans
  - (2) Other construction loans and all land development and other land loans
- b. Loans secured by 1-4 family residential properties in domestic offices
- 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. addressees (domicile)
  - (2) To non-U.S. addressees (domicile)
- f. All other loans (*Include* loans to individuals for household, family, and other personal expenditures)

Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):

- (1) Loans secured by farmland in domestic offices
- (2) Loans to depository institutions and acceptances of other banks
- (3) Loans to finance agricultural production and other loans to farmers
- (4) Loans to individuals for household, family, and other personal expenditures:
  - (a) Credit cards
  - (b) Automobile loans
  - (c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)
- (5) Loans to foreign governments and official institutions
- (6) Other loans1
- (7) Loans secured by real estate in foreign offices

XXXX XXXX F576 XXXX XXXX XXXX **RCFD** XXXX XXXX xxxx RCON XXXX **RCFD** XXXX XXXX XXXX XXXX XXXX XXXX XXXX **RCFN** XXXX

<sup>&</sup>lt;sup>1</sup> Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

#### Part I. Continued

Memoranda—Continued	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
2. b. All loans and leases (reported in Schedule RC-C, part I, ite EXCLUDING closed-end loans secured by first liens on 1—	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		A570	Balle of Buzarina v	\$\$ \$400 A K WA	000000	M.2.b.(1
(1) Three months or less(2) Over three months through 12 months		A571		-		M.2.b.(2
(3) Over one year through three years		A572				M.2.b.(3
(4) Over three years through five years(4)		A573				M.2.b.(4
(5) Over five years through 15 years		A574				M.2.b.(5
(6) Over 15 years		A575				M.2.b.(6
c. Loans and leases (reported in Schedule RC-C, part I, items		11.10	#1	(A. 57)		101.2.5.(0
		A247	STATE OF STA		1967.1945.7	M.2.c.
with a REMAINING MATURITY of one year or less (exclud		23.3			7.45	191.2.0.
3. Loans to finance commercial real estate, construction, and lar		2746	der (tip/)	Ī		M.3.
(not secured by real estate) included in Schedule RC-C, par			7.1		77	101.5.
4. Adjustable-rate closed-end loans secured by first liens on 1-4		5370	20.00	SOUTH THE STATE OF	32.03.05.12	M.4.
domestic offices (included in Schedule RC-C, part I, item 1.c.(		RCFD	24 32 1	4 7	\$77.5° v 3	IVI.4.
5. Loans secured by real estate to non-U.S. addressees (domici		B837	(3) (6) (4)	2000	\$410,010.2	145
part I, item 1, column A)		.   6037		300 P.A.		M.5.
Memorandum item 6 is to be completed by banks that (1) togethe	r with affiliated institutions, nave	2 (44)	Mr.	17.6		
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 U	niform Bank Performance Report		ige Company			
purposes.		4.2				
6. Outstanding credit card fees and finance charges included in		W 3437	e Partie	**************************************	Tanas T	
item 6.a, column A		. C391	Alaka Co	200000		M.6.
Memorandum item 7 is to be completed by all banks.		*			104	
7. Purchased impaired loans held for investment accounted for i					That	
ASC 310-30 (former AICPA Statement of Position 03-3) (exclu	ide loans held for sale):			## 3 S	29g/s/-	
a. Outstanding balance		. C779			<u> </u>	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items	1 through 9	. C780		0.254		M.7.b.
8. Closed-end loans with negative amortization features secured	I by 1–4 family residential		v. Art			
properties in domestic offices:						
<ul> <li>Total carrying amount of closed-end loans with negative ar</li> </ul>	nortization features secured					
by 1-4 family residential properties (included in Schedule	RC-C, part I, items 1.c.(2)(a) 2 a le.	RCON	77.00	(14.3)		
and (b))		. F230				M.8.a.
Memorandum items 8.b and 8.c are to be completed by bank	s that had closed-end loans					
with negative amortization features secured by 1-4 family res	idential properties (as reported					
in Schedule RC-C, part I, Memorandum item 8.a) as of Decei	mber 31, <del>200</del> 9 that exceeded	4.742	7			; ()
the lesser of \$100 million or 5 percent of total loans and lease			* 4			
in domestic offices (as reported in Schedule RC-C, part I, iter						į.
b. Total maximum remaining amount of negative amortization						
closed-end loans secured by 1-4 family residential proper		F231		<u> </u>		M.8.b.
c. Total amount of negative amortization on closed-end loans						
residential properties included in the carrying amount repo		120.5			24	
above		. F232				M.8.c.
9. Loans secured by 1–4 family residential properties in domest		49	* (* *)		1.7	
foreclosure (included in Schedule RC-C, part I, items 1.c.(1),			T			] M.9.

<sup>&</sup>lt;sup>1</sup> Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

<sup>2</sup> 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.

<sup>&</sup>lt;sup>3</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Part I. Continued	(Column A) Consolidated Bank	(Column B) Domestic Offices	
Dollar Amounts in Thousands	<del></del>	RCON Bil Mil Thou	
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.  10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9).			
items 1 through 9): a. Loans secured by real estate	F608		M.10.a.
(1) Construction, land development, and other land loans		F578	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)		F579	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	4.0		
properties:	The second state of the second		
(1) Secured by first liens		F581	M.10.a.(3)(b)(1)
(2) Secured by junior liens		F582	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties		F583 F584	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties	F585	F585	M.10.a.(5) M.10.b.
b. Commercial and industrial loans	. 1 300	11 500	WI. 10.D.
c. Loans to individuals for household, family, and other personal			
expenditures (i.e., consumer loans) (includes purchased paper):	F586	F586	M.10.c.(1)
(1) Credit cards	F587	F587	M.10.c.(2)
(3) Other consumer loans (includes single payment, installment,			
and all student loane)	F588	F588	M 10.c.(3)
d. Other loans	F589	F589	M.10.d.
<ol> <li>Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):</li> </ol>			
a. Loans secured by real estate	F609	Meson I I	M.11.a.
(1) Construction, land development, and other land loans		F590	M.11.a.(1)
(2) Secured by farmland (including farm residential and other		F591	M. 44 ~ 72\
improvements)		1 391	M.11.a.(2)
(3) Secured by 1–4 family residential properties:			Ž.
<ul> <li>(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit</li> </ul>		F592	M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:			, w. , i.a.(o)(a)
(1) Secured by first liens		F593	M.11.a.(3)(b)(1)
(2) Secured by junior liens	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	F594	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties		F595	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties		F596	M.11.a.(5)
b. Commercial and industrial loans	F597	F597	M.11.b.
c. Loans to individuals for household, family, and other personal		Transaction of the second	
expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	F598	F598	M.11.c.(1)
(1) Credit cards	F599	F599	M.11.c.(2)
(3) Other consumer loans (includes single-payment, installment,		· · · · · · · · · · · · · · · · · · ·	14 44 0 (2)
and all student loans)	F600	F600	M.11.c (3)
d. Other loans	[F601]	11001	J M.11.d.

# INSERT G - FFIEC 031 - SCHEDULE RC-C, PART I, MEMORANDUM ITEM 10.c

(3) Automobile loans	xxxx		XXXX		
(4) Other consumer loans (includes single					
payment, installment, and all student loans)	xxxx		XXXX		

### INSERT H - FFIEC 031 - SCHEDULE RC-C, PART I, MEMORANDUM ITEM 11.c

(3) Automobile loans	xxxx		XXXX		
(4) Other consumer loans (includes single					
payment, installment, and all student loans)	xxxx		XXXX		

#### Part I. Continued

Memoranda—Continued	(Column A) Fair value of acquired loans and leases at acquisition date  (Column B) Gross contractual amounts receivable at acquisition date				ual able	(Column C)  Best estimate at acquisition date of contractual cash flows not expected to be collected							
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former 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:					0.000							di.	
a. Loans secured by real estate	G091			F. ST. OF FL. 29 COM	G092				G093				M.12
	G094				G095	Claus . 1 . 7c-c		261 75000 200	G096	***		PACKET COMP.	M.12
c. Loans to individuals for household, family,			( A 1 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A		4.3		(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	* . <b></b>		76 A.			
and other personal expenditures	G097				G098				G099				M.12
d. All other loans and all leases	G100		l	l	G101				G102		1	<u> </u>	M.12
				Dollar	· Amou	ınts in	Thou	sands	RCON	Bil	Mil	Thou	
Memoranda item 13 is to be completed by banks that a other land loans in domestic offices (as reported in Scathat exceeded 100 percent of total risk-based capital (as of December 31, <del>2009</del> . 2010.  13. Construction, land development, and other land loan interest reserves:	hedule as rep	RC-0 orted	C, part in Sch	l, iten edule	n 1.a., RC-R,	colun	nn B)						
interest reserves:  a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)											M.13		

14. Pledged loans and leases..... 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.....

Memorandum item 14 is to be completed by all banks.

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:

development, and other land loans that is included in interest and fee income on loans

during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).....

- (1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....
- (2) Proprietary reverse mortgages.....
- c. Principal amount of reverse mortgage orginations that have been sold during the year: (1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....
  - (2) Proprietary reverse mortgages.....

M.13.b.

RIAD G377

**RCFD** 

G378

RCON

J466

J467

J468

J469

42.33 J470

J471

Bil

Number

Mil

Thou

M.14.

M.15.a.(1) M.15.a.(2)

M.15.b.(1)

M.15.b.(2)

M.15.c.(1)

M.15.c.(2)

#### Part II. Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of the report date 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		$f \in \mathcal{F}$	

1

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

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

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

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

	Nu	mber of Loans
	RCON	1.00
	5562	
		TO LEAD
f		
	5563	

2.a.

2.b.

	(Column A)	(Column B) Amount Currently	
Dollar Amounts in Thousands	Number of Loans	Outstanding	
3. Number and amount currently outstanding of "Loans secured by 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 <b>original amounts</b> of \$100,000 or less	5564	5565	3.a.
b. With <b>original amounts</b> of more than \$100,000 through \$250,000	5566	5567	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000	5568	5569	3.c.
4. Number and amount <b>currently outstanding</b> 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):		1.0	
a. With original amounts of \$100,000 or less	5570	5571	4.a.
b. With original amounts of more than \$100,000 through \$250,000	5572	5573	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000	5574	5575	4.c.

#### 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	24-2	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

Number of Loans	
RCON	
5576	6.a.
The state of the s	
5577	7 6 h

5.

Dollar Amounts in Thousands	(Column A)  Number of Loans	(Column B) Amount Currently Outstanding
7. Number and amount <b>currently outstanding</b> of "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 (sum of items 7.a through 7.c must be less than or equal to	RCON	RCON Bil Mil Thou
Schedule RC-C, part I, item 1.b, column B):  a. With original amounts of \$100,000 or less  b. With original amounts of more than \$100,000 through \$250,000  c. With original amounts of more than \$250,000 through \$500,000	. 5578 . 5580 . 5582	5579 5581 5583
<ol> <li>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</li> </ol>	* 10 mg	
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	5585
b. With original amounts of more than \$100,000 through \$250,000 c. With original amounts of more than \$250,000 through \$500,000	. 5586 . 5588	5587 5589

# 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.

	(Colum Consolid Ban	dated	Don	umn B) nestic fices	
Dollar Amounts in Thousands	RCFD Bil	Mil Thou	RCON Bil	Mil Thou	
ASSETS	<b>A. D. J. S. S. S.</b>				
1. U.S. Treasury securities	3531		3531		1.
U.S. Government agency obligations (exclude mortgage-backed		<b>建</b>			
securities)	3532		3532		2.
3. Securities issued by states and political subdivisions in the U.S	3533		3533		3.
Mortgage-backed securities (MBS):					
Residential mortgage pass-through securities issued or		10000000000000000000000000000000000000			
guaranteed by FNMA, FHLMC, or GNMA	G379		G379		4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or	72.5	<b>W</b> . 1. 1. 1.			
GNMA (include CMOs, REMICs, and stripped MBS)	G380		G380		4.b.
c. All other residential MBS Replace with INSERT (I)	G381		G381		4.c.
d. Commercial MBS	G382		G382		<del>-4.d.</del>
5. Other debt securities	<b>并是有数据</b>				
a. Structured financial products:	10000		14.0		
(1) Cash	. G383		G383		5.a.(1)
(2) Synthetic			G384		5.a.(2)
(3) Hybrid	G385		G385		5.a.(3)
b. All other debt securities	. G386		G386		5.b.
6. Loans:			200		
a. Loans secured by real estate	F610			100.00	6.a.
(1) Construction, land development, and other land loans			F604		6.a.(1)
(2) Secured by farmland (including farm residential and other			4. 当 与 。	4.	
improvements)		<b>是</b> 图 图 1	F605		6.a.(2)
(3) Secured by 1–4 family residential properties:			<b>经</b> 事。主		
(a) Revolving, open-end loans secured by 1–4 family				4.	
residential properties and extended under lines of credit			F606		6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential					
properties:					
(1) Secured by first liens	MACHES 100 100 255 127 127 127 127 128	1000	F607	<del>                                     </del>	6.a.(3)(b)(1)
(2) Secured by junior liens		大學 基本	F611		6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	The state of the s		F612		6.a.(4)
(5) Secured by nonfarm nonresidential properties			F613		6.a.(5)
b. Commercial and industrial loans	. F614	COMMUNICATION CO.	F614		6.b.
c. Loans to individuals for household, family, and other personal					
expenditures (i.e., consumer loans) (includes purchased paper):		P. C. S. S. S. S.			
(1) Credit cards	F615		F615	<del>                                     </del>	6.c.(1)
(2) Other revolving credit plans Replace WIM INSERT (3)	. F616		F616		6.c.(2)
(3) Other consumer loans (includes single payment, installment,					0 (0)
and all student leans)	F617		F617	+	6.c.(3)
d. Other loans	. F618		F618		6.d.
7.–8. Not applicable	2544	Par Della Par La Paris	4	I	
9. Other trading assets	3541	 	3541		9.
10. Not applicable	2542	THE WO			44
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		MARKET CONTRACTOR	3545	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	12
equal Schedule RC, item 5)	3545		3545		] 12.

# INSERT I – FFIEC 031 – SCHEDULE RC-D, ITEM 4

d.	Commercial MBS issued or guaranteed by					
	FNMA, FHLMC, or GNMA	xxxx		XXXX		
e.	All other commercial MBS	xxxx		XXXX		

# INSERT J - FFIEC 031 - SCHEDULE RC-D, ITEM 6.c

(3) Automobile loans	xxxx		XXXX	1	- 1
(4) Other consumer loans (includes single	130				
payment, installment, and all student loans)	xxxx		XXXX		

			mn A) lidateo ink		(Column B) Domestic Offices			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
IABILITIES		4					1.49	8 6
13. a. Liability for short positions	3546				3546		İ	
b. Other trading liabilities	EGOA				F624			
4. Derivatives with a negative fair value					3547			
Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)								
	3548				3548	L		

lemoranda Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Unpaid principal balance of loans measured at fair value (reported				14/6		2.1		4.77	
in Schedule RC-D, items 6.a through 6.d):	417.4								
a. Loans secured by real estate	F790							73-7	M.1.a.
(1) Construction, land development, and other land loans		10			F625				M.1.a.(1)
(2) Secured by farmland (including farm residential and other			2.8					4	
improvements)					F626				M.1.a.(2)
(3) Secured by 1–4 family residential properties:	2		$T_{k+1}$		77				
(a) Revolving, open-end loans secured by 1–4 family				原油			7		
residential properties and extended under lines of credit					F627				M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential									
properties:									
(1) Secured by first liens					F628				M.1.a.(3)(b)(
(2) Secured by junior liens					F629		ļ		M.1.a.(3)(b)(
(4) Secured by multifamily (5 or more) residential properties					F630		ļ		M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	1	13	3		F631				M.1.a.(5)
b. Commercial and industrial loans	. F632				F632				M.1.b.
c. Loans to individuals for household, family, and other personal	4.3							6.2 17	
expenditures (i.e., consumer loans) (includes purchased paper):				h 1,0					
	F633			L	F633			<u> </u>	M.1.c.(1)
(1) Credit cards	F634				F634				M.1.c.(2)
(3) Other consumer loans (includes single payment, installment,		Ĉ.		W.54.5		Y.	ar Pares		
and all student loans)	F635			<u> </u>	F635				M.1.c.(3)
d. Other loans	. F636				F636				M.1.d.
2. Loans measured at fair value that are past due 90 days or more:			10.7		4	7.7		(M)	
a. Fair value	F639		<u> </u>	<u> </u>	F639			ļ	M.2.a.
b. Unpaid principal balance	F640				F640				M.2.b.
3. Structured financial products by underlying collateral or reference								ala A	
assets (for each column, sum of Memorandum items 3.a through		747	. 1.5			9		2	
3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):	- 33				100	V.	7		
a. Trust preferred securities issued by financial institutions	G299				G299				M.3.a.
b. Trust preferred securities issued by real estate investment	17.37		3.3	4.1					
trusts	G332				G332			<u> </u>	M.3.b.
c. Corporate and similar loans	G333				G333			ļ.,,,	M.3.c.
d. 1–4 family residential MBS issued or guaranteed by U.S.								70 y	
government-sponsored enterprises (GSEs)	G334				G334	<u> </u>		ļ	M.3.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs	G335		<u> </u>		G335	<u> </u>		ļ	M.3.e.
f. Diversified (mixed) pools of structured financial products	G651			1	G651		<u> </u>		M.3.f.
g. Other collateral or reference assets	G652				G652		<u></u>	<u> </u>	M.3.g.
4. Pledged trading assets:		7/1/2	443						
a. Pledged securities	G387				G387			1	M.4.a.
b. Pledged loans	G388				G388				M.4.b.

### INSERT K - FFIEC 031 - SCHEDULE RC-D, MEMO ITEM 1.c

(3) Automobile loans	xxxx		XXXX		
(4) Other consumer loans (includes single			14.4		
payment, installment, and all student loans)	xxxx		xxxx		

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 Thousands	RCFD	Bil	Mil	Thou	
5. Asset-backed securities:			有透影		
a. Credit card receivables	F643				M.5
b. Home equity lines	F644				M.5
c. Automobile loans	F645				M.5
d. Other consumer loans	F646				M.5
e. Commercial and industrial loans	F647				M.5
f. Other	F648				M.5
. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651				M.6
. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values	F652				M.7
b. Other					M.7
. Loans pending securitization	F654		<u> </u>		M.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):	737			415	
a. TEXT F855	F655				M.9
b. TEXT F658	F656				M.9
C. F857	F657				M.9
Other trading liabilities (itemize and describe amounts included in Schedule RC-D,	The st				
item 13.b, that are greater than \$25,000 and exceed 25% of the item):					
a. TEXT F658	F658				M.1
b. TEXT F659	F659				M.1
C. TEXT F880	F660				M.

### Schedule RC-E—Deposit Liabilities

### Part I. Deposits in Domestic Offices

			Trans	sactio	n Acco	unts			Z	ontran Acco		n	
	To:	(Colur tal trar ounts ( otal de depo	nsactio (include emand	ling	der	Memo nand (includ	mn B) : Total depos ded in nn A)	l sits	no	(Colur To ontran acco luding	tal sactio unts	n	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:  1. Individuals, partnerships, and corporations (include all certified and official checks)	B549 2202 2203 B551 2213					道。 第二章 第二章			B550 2520 2530 2530 B552 2236				1. 2. 3. 4. 5.
columns A and C must equal Schedule RC, item 13.a)	2215	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		, P	2210				2385	e e			7.

Memoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):	震体.			3.5	
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835			ļ	M.1.a.
b. Total brokered deposits	2365			7.5	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):1		<i>7</i>		No.	
(1) Brokered deposits of less than \$100,000	. 2343	AN ALCOHOLOGIC			M.1.c.(1)
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement	10 72	4	A 18	<b>4</b> 4	
deposit accounts	. J472				M.1.c.(2)
d. Maturity data for brokered deposits:	4.4	7			
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or	44. 54	7. 4			
less (included in Memorandum item 1.c.(1) above) Replace with INSERT (	. A243		L 190 PT 20 See as		M.1.d.(1)
(2) Brokered deposits of \$100,000 or more with a remaining maturity of one year or	100 m 100 m			1.24	
less (included in Memorandum Item 1.b above)	- <del>  A244</del>		E-R-SVORMOR		M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.					
reported in item 3 above which are secured or collateralized as required under state law)	20.		100		
(to be completed for the December report only)	. 5590	2215220		X 30 2 10 7 2 3 3 3	M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must					
equal item 7, column C above):	4				
a. Savings deposits:	4750 AT		100 100	7.16	
(1) Money market deposit accounts (MMDAs)	. 6810		ļ	-	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	. 0352		<del> </del>	-	M.2.a.(2)
b. Total time deposits of less than \$100,000	6648	<u> </u>	ļ		M.2.b.
c. Total time deposits of \$100,000 through \$250,000	J473	ļ	ļ	ļ	M.2.c.
d. Total time deposits of more than \$250,000	. J474	\$1050.810.00	746-75	49.54.77.77.2	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more	12 E		933	<b>X</b>	
included in Memorandum items 2.c and 2.d above	. F233		<u> </u>		M.2.e.

<sup>&</sup>lt;sup>1</sup> The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

### INSERT L - FFIEC 031 - SCHEDULE RC-E, MEMO ITEM 1.d

(2)	Brokered deposits of \$100,000 through \$250,000 with a remaining				
	maturity of one year or less (included in Memorandum item 1.c.(2)				
	above)	xxxx			
(3)	Brokered deposits of more than \$250,000 with a remaining maturity		\$ . \$	4.7	1
	of one year or less (included in Memorandum item 1.b above)	xxxx			

### INSERT M - FFIEC 031 - SCHEDULE RC-E, MEMORANDUM ITEM 1

f.	Estimated amount of deposits obtained through the use of deposit			
	listing services that are not brokered deposits	xxxx		

### Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
<ul> <li>3. Maturity and repricing data for time deposits of less than \$100,000:</li> <li>a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: 1.2</li> </ul>		。 9. 政			
(1) Three months or less	A579				M.3.a.(1)
(2) Over three months through 12 months	A580				M.3.a.(2)
(3) Over one year through three years	A581				M.3.a.(3)
(4) Over three years	A582	<u> </u>	San Alexander		M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less	A241				M.3.b.
(included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup>					141.0.0.
(1) Three months or less	A584		ļ	ļ	M.4.a.(1)
(2) Over three months through 12 months	A585	<u> </u>	ļ	<u> </u>	M.4.a.(2)
(3) Over one year through three years	A586		<u> </u>	<u> </u>	M.4.a.(3)
(4) Over three years	A587			30.300.000	M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less	4.00	A	r de la companya de l	22020	
(included in Memorandum items 4.a.(1) and 4.a.(2) above)3	A242		<u> </u>	<u> </u>	M.4.b.
>Replace with INSERT (N)					

<sup>&</sup>lt;sup>1</sup> Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

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

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou
Deposits of:	100			4
Individuals, partnerships, and corporations (include all certified and official checks)	B553			
U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository	8.0			
institutions	B554			
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625			
Foreign governments and official institutions (including foreign central banks)	2650		<u> </u>	
U.S. Government and states and political subdivisions in the U.S	B555			
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	1 0000			

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

<sup>&</sup>lt;sup>2</sup> Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

<sup>&</sup>lt;sup>3</sup> 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.

<sup>4</sup> Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.

### INSERT N - FFIEC 031 - SCHEDULE RC-E, MEMO ITEM 4

b.	Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1)		
	and 4.a.(2) above) <sup>3</sup>	xxxx	
c.	Time deposits of more than \$250,000 with a REMAINING MATURITY		
	of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2)		
	above) <sup>3</sup>	xxxx	

### Schedule RC-F—Other Assets

Dollar	Amounts in Thousand	RCFD	Bil	Mil	Thou	
1. Accrued interest receivable <sup>1</sup>		. B556				1.
2. Net deferred tax assets <sup>2</sup>		. 2148				2.
3. Interest-only strips receivable (not in the form of a security) <sup>3</sup> on:						
a. Mortgage loans		. A519	<u> </u>			3.a.
b. Other financial assets		. A520				3.b.
4. Equity securities that DO NOT have readily determinable fair values <sup>4</sup> <sub>6</sub>		1752				4.
4. Equity securities that DO NOT have readily determinable fair values4	BIACE WITE TIOSCIES (C	. C000		<u> </u>		<del>5.</del>
6. All other assets (itemize and describe amounts greater than \$25,000 that			<b>N</b> 11. 2	4.3	343	
this item)		2168				6.
a. Prepaid expenses (excluding prepaid assessments)	2166					6.a.
b. Repossessed personal property (including vehicles)	1578					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		$10^{\circ}$				
credit cards	C436		4			6.d.
e. FDIC loss-sharing indemnification assets	J448					6.e.
f. Prepaid deposit insurance assessments	1	1				6.f.
G. TEXT 3549	3549				5.5	6.g,
h. TEXT 3550	3550				i vi	6.h.
TEXT 1. 3551	3551	4.4	44.4		12.5	6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)		. 2160			<u></u>	7.

### Schedule RC-G-Other Liabilities

Dolla	ır Amounts in	Thousands	RCON	Bil	Mil	Thou
1. a. Interest accrued and unpaid on deposits in domestic offices 5			3645			
b. Other expenses accrued and unpaid (includes accrued income taxes			RCFD	Ç AL		
payable)						
2. Net deferred tax liabilities <sup>2</sup>						
3. Allowance for credit losses on off-balance sheet credit exposures			B557			
4. All other liabilities (itemize and describe amounts greater than \$25,000 th					4.24	4.
item)			2938			
a. Accounts payable	3066		] - i:		7.1	
b. Deferred compensation liabilities	C011				dg it	
c. Dividends declared but not yet payable			J			
d. Derivatives with a negative fair value held for purposes other than			1		14111	
trading	C012		]' ; ;;			- K.
e. TEXT 3552	3552					
f. TEXT 3553	3553					
g. TEXT 3554	3554					
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	*****		2930			

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

<sup>&</sup>lt;sup>2</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>&</sup>lt;sup>3</sup> 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.

<sup>&</sup>lt;sup>4</sup> Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

<sup>&</sup>lt;sup>5</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

### INSERT O - FFIEC 031 - SCHEDULE RC-F, ITEM 5

5.	Life insurance assets:			
	a. General account life insurance assets	xxxx		<u> </u>
	b. Separate account life insurance assets	xxxx		
	c. Hybrid account life insurance assets	xxxx		

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

					Do	mestic	c Offic	es
Dollar	Amounts	s in <sup>-</sup>	Thous	ands	RCON	Bil	Mil	Thou
. and 2. Not applicable					1/7.1	1425	WK S	\$ 2X 32
Securities purchased under agreements to resell					B989			
. Securities sold under agreements to repurchase					B995			ļ
. Other borrowed money					3190		20 70 7 9 kg (See )	
EITHER					2433 ig			<i>(</i> 1)
. Net due from own foreign offices, Edge and Agreement subsidiaries, and IE	BFs				2163	THE RESIDENCE OF THE PARTY SECTION		7044037
OR					- 4			
. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	s				2941	· · · · · · · · · · · · · · · · · · ·		
. Total assets (excludes net due from foreign offices, Edge and Agreement s					.73			
IBFs)					2192	o accordence to the first		
. Total liabilities (excludes net due to foreign offices, Edge and Agreement su	ubsidiari	es, a	and			1.6	23300	<del></del>
IBFs)					3129			
			mn A)			(Colu		
	1		d Cos Matur		1	Fair Va ailable		
	1		iviatur irities	ity	^\		rities	aic
	`	Jecu	iiics			Occi	11100	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
. U.S. Treasury securities	0211				1287			
. U.S. Government agency obligations (exclude mortgage-backed		4			7.7	al.		
securities)	8492				8495		T	
2. Securities issued by states and political subdivisions in the U.S.	8496				8499			
3. Mortgage-backed securities (MBS):				1		17.12		1
a. Mortgage pass-through securities:								
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389			T	G390			
(2) Other mortgage pass-through securities	1709				1713			
b. Other mortgage-backed securities (include CMOs, REMICs, and	A In			Eq. (		15	14	1
							7.16	
STUDEN MEST	G393	***************************************			G394			
stripped MBS): (1) Issued or guaranteed by ENMA_EHLMC_or GNMA				Ĭ	1736			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1733			1	1730			14 m
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA(2) All other mortgage-backed securities	1733				1730		14.	2 2 de 1 3 de 1 2 de
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA(2) All other mortgage-backed securities	1733 G397		<b>3</b> , r.		G398	445		
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA					144			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G397				G398 G400			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G397				G398 G400			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G397				G398			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G397				G398 G400 A511			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G397				G398 G400 A511			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G397 G399				G398 G400 A511			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G397 G399				G398 G400 A511	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		

### Schedule RC-I—Assets and Liabilities of IBFs

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

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

### Schedule RC-K—Quarterly Averages<sup>1</sup>

Dollar Amounts in Thousan	nds F	RCFD	Tril	Bil	Mil	Thou	
ASSETS			XE A				
Interest-bearing balances due from depository institutions		3381					1.
2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> (excluding mortgage-			2/4	Y 3 4 54		10%	
backed securities)		3558					2.
3. Mortgage-backed securities <sup>2</sup>		B559	अक्षा अस्तर स्व	220 1 200 2 2 2			3.
4. All other securities 2, 3 (includes securities issued by states and political subdivisions in	8		.1	A 302 44		37	
the U.S.)	····-	B560			ļ	$\perp$	4.
5. Federal funds sold and securities purchased under agreements to resell		3365	*	Carry of the Eur			5.
6. Loans:		1	5.0		16.75		
a. Loans in domestic offices:		RCON		<u> </u>	***	A sec	
(1) Total loans		3360	arrius de la reconstruir		(1927s), 328		6.a.(1)
(2) Loans secured by real estate:	-			46724		156	
(a) Loans secured by 1–4 family residential properties	⊢	3465		<u> </u>	ļ		6.a.(2)(a)
(b) All other loans secured by real estate	⊢	3466		ļ		4	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers		3386				$\vdash$	6.a.(3)
(4) Commercial and industrial loans		3387	1	70K 58 40	e Para de Salta de		6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:	-			Post in	100	15.60	*
(a) Credit cards		B561		<u> </u>	£ 34440000	320 4 3 2 4	6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and					7 24 2	7.1	
revolving credit plans other than credit cards)		B562		<u> </u>	1	1	6.a.(5)(b)
b. Total loans in loreign offices, Eage and Agreement case and is a summing	CFN			<u> </u>	<u> </u>		6.b.
7. ITaulity assets	CFD		ļ	ļ	<del> </del>	∔	7.
U. Lease infarious receivables (not or another moonly)	CFD			<u> </u>	<u> </u>		8.
9. Total assets <sup>4</sup> R	CFD	3368		S IF I Same 1.5	1	100000	9.
LIABILITIES				ia e			
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts,	· -				1 11 - 4		
and telephone and preauthorized transfer accounts) (exclude demand deposits)		3485		2000			10.
11. Nontransaction accounts in domestic offices:				1 7 7 8		1	
a. Savings deposits (includes MMDAs)	⊦	B563	+	-	-	+	11.a
b. Time deposits of \$100,000 or more		A514	+		-	1	11.b
c. Time deposits of less than \$100,000		A529		200000000000000000000000000000000000000	(\$18.8E%-05)	5 ASE 4.03	11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries,		Management Comment	A150 A 100 A	5,000	1		
and ibi s	CFN			-		+	12.
13. I ederal fullus purchased and securities sold under agreements to repurchase	CFD			1	3000	17.13.00	13.
14. Other benefits (moldade mengage made and a magazine						974635	
capitalized leases)	CFD	3355	1	l			14.

<sup>&</sup>lt;sup>1</sup> 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).

<sup>&</sup>lt;sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost.

<sup>&</sup>lt;sup>3</sup> Quarterly averages for all equity securities should be based on historical cost.

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

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

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

			I	Dollar	Amoun	ts in Thou	ısands	RCFD	Bil	Mil	Thou	
1. Ui	nused commitments:							1		7.4		
	Revolving, open-end lines secured by 1–4 famil	lv resident	ial prop	erties.	e.a., ho	ome equit	tv			£.5		
	lines							3814				1.a.
	Items 1.a.(1) and 1.a.(2) are to be completed	for the De	cembe	r repo	rt only	<b>.</b>				<b>.</b>		
	(1) Unused commitments for Home Equity C											
	mortgages outstanding that are held for						ded in	RCON		7		
	item 1.a above)							J477				1.a.(1)
	(2) Unused commitments for proprietary rev	erse mor	gages	outsta	anding	that are	held					
	for investment in domestic offices (inclu							J478				1.a.(2)
								RCFD	<b>3</b> . ,	, <u> </u>		
b.	Credit card lines							3815		A STATE OF THE STA		1.b.
	Items 1.b.(1) and 1.b.(2) are to be completed	by banks	with ei	ther \$	300 mi	llion or n	nore in				+15	
	total assets or \$300 million or more in credit	card lines	s.¹ (Sun	n of ite	ems 1.b	o.(1) and	1.b.(2)					
	must equal item 1.b)										18 3	
	(1) Unused consumer credit card lines							J455	<u> </u>	ļ		1.b.(1)
	(2) Other unused credit card lines							J456			<b>1</b>	1.b.(2)
C.	Commitments to fund commercial real estate, co	onstruction	i, and la	ind dev	velopme	ent loans:					\$ . 17	
	(1) Secured by real estate:					5. 1 1. 7						
	(a) 1-4 family residential construction loan							F164	and the same of the same	Hara de Care	d	1.c.(1)(a
	(b) Commercial real estate, other construct										233 3 3 4 4 7 	4 . (4)(0-
	commitments							F165	+		<del> </del>	1.c.(1)(b
	(2) NOT secured by real estate							6550			-	1.c.(2)
	Securities underwriting							3817				1.d.
e.	Other unused commitments:							J457			<del>Ì                                     </del>	4 - (4)
	(1) Commercial and industrial loans							J457 J458	<del></del>	+		1.e.(1)
	(2) Loans to financial institutions							J459	<del></del>		-	1.e.(2)
۰ -	(3) All other unused commitments							3819	-		<b></b>	1.e.(3)
	nancial standby letters of credit					••••••	•••••	3013		1.265	1 ***	2.
	2.a is to be completed by banks with \$1 billion of				3820		1	2.0				2.a.
	Amount of financial standby letters of credit con							3821			T	3.
	erformance standby letters of credit							74.24				J.
nem	3.a is to be completed by banks with \$1 billion of Amount of performance standby letters of credit	t more in t	Ulai ass I to othe	ore	3822							3.a.
	ommercial and similar letters of credit					<del></del>		3411		× × × × × × × × × × × × × × × × × × ×	. <u>9717.6364.5</u>	4.
	of applicable			• • • • • • • • • • • • • • • • • • • •	•••••		••••••					"
	ecurities lent (including customers' securities lent	where the	custon	ner is								
	demnified against loss by the reporting bank)							3433				6.
•	definition against 1000 by the reporting barmy	••••••								i i		
		(Co	lumn A)		(	Column E	3)	1Xe				
		,	orotectic		1	ased Pro	-					
7. C	redit derivatives:	RCFD Bil		Thou	RCFD	Bil Mil		las.				
	. Notional amounts:					3.4		16	<i>1177</i>			
_	(1) Credit default swaps	C968			C969				4			7.a.(1)
		C970			C971							7.a.(2)
	(3) Credit options	C972			C973							7.a.(3)
	(4) Other credit derivatives	C974			C975							7.a.(4)
b	. Gross fair values:	1,484,19					4 47	4				
	(1) Gross positive fair value	C219			C221			(金)				7.b.(1)
	(2) Gross pegative fair value	C220			C222		T	200	No.			7.b.(2)

<sup>&</sup>lt;sup>1</sup> The asset size test and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, <del>2009</del>, Report of Condition.

			1	Dollar	Amour	nts in	Thous	ands	RCFD	Bil	Mil	Thou	
7. c. Notational amounts by regulatory capital treatm	 ient <sup>.1</sup>												
(1) Positions covered under the Market Risk R									1.				
(a) Sold protection									G401		T		7.c.(
(b)Purchased protection									G402	•			7.c.(
(2) All other positions:	***********		•••••	•••••	•••••		•••••		5 1	19. 7	707		
(a) Sold protection									G403				7.c.(
(b) Purchased protection that is recognized								••••••			4.5	7	
									G404				7.c.
purposes(c) Purchased protection that is not recogni									- 31			77.5	7.0.
									G405		200		7.c.(
purposes			•••••	•••••			••••••	••••••	0.001				7.0.
					Rema	ining	Matur	ity of:					
				mn B)				mn C					
	ess			ne Ye		0	ver Fi	ve Yea	ars				
					Thro	ough I	ive Y	ears					
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
. d. Notional amounts by remaining maturity:				914									
(1) Sold credit protection:2		30 y 5 - 1				1	V. 17.			35.			
(a)Investment grade	G406				G407				G408				7.d.
(b) Subinvestment grade	G409				G410				G410				7.d.
(2) Purchased credit protection: <sup>3</sup>					1,00				16 活	d .			
(a) Investment grade	G412				G413				G414				7.d.
(b) Subinvestment grade	G415				G416				G417				7.d
Spot foreign exchange contracts									8765			##	8.
9. All other off-balance sheet liabilities (exclude deriv								nent					
of this item over 25% of Schedule RC, item 27.a,									3430				9.
a. Securities borrowed					3432								9.a.
b. Commitments to purchase when-issued securi	ties				3434							7.57	9.b.
c. Standby letters of credit issued by a Federal He						334							
					<b>2017年中央共和国的</b>							449 81423 91932	_
*					C978							<b>阿</b> 伊拉马	9.C.
bank's behalfd. TEXT d. S555													
bank's behalfd. TEXT 3555					C978								9.d
bank's behalf					C978 3555								9.d 9.e
bank's behalf					C978 3555 3556								9.d
bank's behalf	tives) (i	temize	e and		C978 3555 3556								9.d 9.e
bank's behalf	tives) (i	temize	e and		C978 3555 3556 3557				5591				9.d 9.e 9.f.
bank's behalf	tives) (i	temize	e and		C978 3555 3556 3557	- V	)		5591			2.5 ACRES 200-11 (FALSE	9.d 9.e 9.f.
bank's behalf	tives) (i	temize	e and		C978 3555 3556 3557 3435	10 m			5591				9.d 9.e 9.f. 10.
bank's behalf  d. TEXT 3555 e. TEXT 3556 f. TEXT 3557  D. All other off-balance sheet assets (exclude derivar describe each component of this item over 25% o item 27.a, "Total bank equity capital")	tives) (i	temize	e and		C978 3555 3556 3557 3557 3435 5592				5591				9.d 9.e 9.f. 10. 10.a 10.b
bank's behalf	tives) (i	temize	e and		C978 3555 3556 3557 3557 3435 5592 5593				5591				9.d 9.e 9.f. 10. 10.a 10.b
bank's behalf  d. TEXT 3855  e. TEXT 3856  f. TEXT 3857  0. All other off-balance sheet assets (exclude derival describe each component of this item over 25% of item 27.a, "Total bank equity capital")  a. Commitments to sell when-issued securities  b. TEXT 5593  c. TEXT 5593  d. TEXT 5594	tives) (i	temize	e and		C978 3555 3556 3557 3435 5592 5593 5594				5591				9.d 9.e 9.f. 10. 10.a 10.b 10.c
bank's behalf  d. TEXT 3355  e. TEXT 3558  f. TEXT 3557  0. All other off-balance sheet assets (exclude derival describe each component of this item over 25% of item 27.a, "Total bank equity capital")	tives) (i	temize	e and		C978 3555 3556 3557 3557 3435 5592 5593				5591				9.d 9.e 9.f. 10. 10.a 10.b 10.c
bank's behalf  d. TEXT 3555 e. TEXT 3556 f. 3557  D. All other off-balance sheet assets (exclude derival describe each component of this item over 25% of item 27.a, "Total bank equity capital")	tives) (i	temize	e and		C978 3555 3556 3557 3435 5592 5593 5594			RC		Bil	Mil		9.d 9.e 9.f. 10. 10.a 10.b 10.c
bank's behalf	tives) (i	temize	e and		C978 3555 3556 3557 3435 5592 5593 5594 5595			- ⊢	5591 FD Tril	Bil	Mil	Thou	

<sup>&</sup>lt;sup>1</sup> Sum 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.

<sup>&</sup>lt;sup>2</sup> Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

<sup>&</sup>lt;sup>3</sup> Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Coli Comm Other (			
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril Bil Mil Th				
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal		RCI	D 8693			BCI	D 8694			RCI	D 8695			RCI	D 8696		
sum of items 13 and 14):	$\vdash$		T	Γ				[	$\vdash$ $\vdash$			T	$\vdash$			Γ	12.a.
a. Futures contracts	1	RCI	L FD 8697	<u> </u>	<u> </u>	RCI	D 8698	L	<del>                                     </del>	RCF	D 8699	L		RCF	D 8700	<u> </u>	12.a.
b. Forward contractsc. Exchange-traded option contracts:		RCI	D 8701			RCI	D 8702			RCF	D 8703			RCI	D 8704		12.b.
(1) Written options											Ĺ						12.c.(1)
		RCI	D 8705		<u> </u>	RCI	D 8706	,	<u> </u>	RCF	D 8707		ļ,	RCI	D 8708		
(2) Purchased options				l	<u> </u>			<u> </u>	<b>↓</b>			<u> </u>	igspace				12.c.(2)
d. Over-the-counter option contracts:	$\vdash$	RCI	FD 8709	T	<u> </u>	RC	ED 8710	<u> </u>	<del>                                     </del>	RCI	D 8711	ī	$\vdash$	RCI	D 8712	1	
(1) Written options		RCI	<u> </u> FD 8713	<u> </u>	I	RCI	 FD 8714			RCF	D 8715	l	1	RCI	D 8716		12.d.(1)
(2) Purchased options			<u> </u>		İΤ		<u> </u>		$\vdash$	- 14		Γ	1				12.d.(2)
(2) Fulchased options		RCI	FD 3450	1		RC	FD 3826	L	<u> </u>	RCF	D 8719	<del></del>	<del>                                     </del>	RCI	D 8720	l	12.0.(2)
e. Swaps																	12.e.
13. Total gross notional amount of		RCI	FD A126	· · · · · · ·	<u> </u>	RCI	D A127	,	<u> </u>	RCI	D 8723		ļ,	RCI	D 8724		
derivative contracts held for trading	2°20°3-128°8	Name of the				€ St. St. St.					22.43.07.5.3					5.00	13.
14. Total gross notional amount of		DC	- A		1.56	- 5 A	FD 8726	715 4 2	2012		D 8727			ACID CHARLEST BY	D 8728	100	
derivative contracts held for	$\vdash$	RCI	FD 8725 T	1	╀╌┰	RC	108726	T	Н-т	RCI	-08/2/	1	1	RCI	-08/28	Γ	1,,
purposes other than trading		13	250		Joen.	2017		1 Sec. 12	4.0	9 Velice 1		1,213,919			2012		14.
a. Interest rate swaps where the bank has agreed to pay a	1100000	AND THE PROPERTY OF THE PARTY O	FD A589		ki.		$a_{ij}a$										
fixed rate				Ī					100								14.a.
15. Gross fair values of derivative				1.5										100			
contracts:		1	7		7	9	W CAP		8					1.4	10 4		
<ul> <li>a. Contracts held for trading:</li> </ul>	<u> </u>	RC	FD 8733		1	RC	FD 8734	г	ļ.,,	RCI	D 8735	т	ļ.,	RCI	FD 8736		
(1) Gross positive fair value	$\vdash$	DC.	D 8737	<u> </u>	1	DC.	D 8738	<u> </u>	1	DC!	D 8739		1	DC1	D 8740		15.a.(1)
(2) Conso magativa fair value	$\vdash$	- RC	100/3/	T	┼╌	- RC	10 0/36	T		RCI	0 8/39	1	$\vdash$	RCI	10 8740		15 0 (2)
<ul><li>(2) Gross negative fair value</li><li>b. Contracts held for purposes other</li></ul>			1917.6		200	7 N 7 Y		Verrings	1000	6.2						4.5	15.a.(2)
than trading:		Acres - 4 - 7 - 5 - 5	FD 8741		a contract	RC	FD 8742		100.03.03.0		FD 8743	1875 A. J. M.	1		FD 8744	<i>M.</i> 3 10 10 10 10 10 10 10 10 10 10 10 10 10	1
(1) Gross positive fair value																	15.b.(1)
,		RC	FD 8745			RC	FD 8746			RCI	D 8747		L	RCI	FD 8748		] ` `
(2) Gross negative fair value							<u> </u>		11		<u> </u>	L					15.b.(2)

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

			16.a.		16.b.(1)	16.b.(2)	16.b.(3)		16.b.(4)	16.b.(5)	16.b.(6)	16.b.(7)		16.b.(8)	
d All	Thou												3.0		
(Column E) Corporations and All Other Counterparties	Mii												Section 2		
(Colu	Bill	j b		10.00				e e							
Sog	124		G422		G427	G432	G437		G442	G447	G452	G457		G462	
_ ω	Thou	1													
(Column D) Sovereign Governments	Mii														
Colu Sove	Bill														
	RCFD		G421		G426	G431	G436		644	G446	G451	G456		G461	
sp	Thou	NA.													
(Column C) Hedge Funds	Ξ														
CO Hedg	D Bill	e de	0:		32	0			0	ιζ	9	55		00	
	Thou RCFD		G420		G425	G430	G435		G440	G445	G450	G455		G460	
3) ancial	_											_			
(Column B) Monoline Financial Guarantors	₹					_									
(Co Aonolir Gus	-		6	17	4.	6:	4		ရွ	4	6	4		66	
	u RCFD		G419		G424	G429	6434		6439	G444	G449	G454		G459	
A) curities	Thou									-					
(Column A) s and Secur Firms	₹		_								_				
(Column A) Banks and Securit			81		23	82	33		88	13	8	23		85	
m m	S RCF	() ()	G418	1. 1. 5	G423	 G428	G433	* 9	G438	 G443	G448	G453		6458	] :
	Dollar Amounts in Thousands RCFD	46 Over the counter derivatives.	Over-tile-counter derivatives:	a. Not content cross exposure	(1) Cash II & dollar	(1) Cast Other Currencies	(2) Casi — Otter culteriors	(4) U.S. Government agency and	dobt coordinates	(A) Corporate bonds	(3) Coupolate Dollas	(d) Equity seculities	(/) All other collateral	isome 16 h (1) through (7))	

1 The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2889, Report of Condition. 2010,

### Schedule RC-M—Memoranda

Dollar Amounts in	Thousands	RCFD	Bil	Mil	Thou	
Extensions of credit by the reporting bank to its executive officers, directors, principal			jeds.			
shareholders, and their related interests as of the report date:	ŀ			11.4		
a. Aggregate amount of all extensions of credit to all executive officers, directors, princ	cipal					
shareholders, and their related interests		6164			1	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the ame	•	7.10		1.1		
extensions of credit by the reporting bank (including extensions of credit to					15.0	
related interests) equals or exceeds the lesser of \$500,000 or 5 percent	Number	11/4				
of total capital as defined for this purpose in agency regulations	T				1	1.b.
Intangible assets other than goodwill:	-	13.2	4			
a. Mortgage servicing assets	ľ	3164			2	2.a.
(1) Estimated fair value of mortgage servicing assets	1		il.	1.54 5	CONTRACTOR CONTRACTOR	2.a.(
	1 1	B026	West and Sec.			2.a.( 2.b.
b. Purchased credit card relationships and nonmortgage servicing assets		5507		<del> </del>	-	2.b. 2.c.
c. All other identifiable intangible assets		0426			<del>†                                    </del>	
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)		RCON			Y24 2	2.d.
Other real estate owned:	· · · · · · · · · · · · · · · · · · ·	5508	Jwatel		1	n -
a. Construction, land development, and other land in domestic offices						3.a.
b. Farmland in domestic offices		5509			<del></del>	3.b.
c. 1–4 family residential properties in domestic offices	·····	5510		<u> </u>	+	3.c.
d. Multifamily (5 or more) residential properties in domestic offices	1	5511		ļ	†	3.d.
e. Nonfarm nonresidential properties in domestic offices		5512			_	3.e.
f. Foreclosed properties from "GNMA loans"		C979	22 YO C KON #:			3.f.
g. In foreign offices		5513				3.g.
		RCFD	4	1.17		
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)		2150		<u> </u>	3	3.h <i>.</i>
. Not applicable			14			
. Other borrowed money:					77. 4	
a. Federal Home Loan Bank advances:		1				
(1) Advances with a remaining maturity or next repricing date of:1						
(a) One year or less		F055			5	5.a.(
(b) Over one year through three years		F056			T	5.a.(
(c) Over three years through five years		F057			1	5.a.(
(d) Over five years		F058		Ī	5	5.a.(
(2) Advances with a REMAINING MATURITY of one year or less (included in item		12.5			44.45	
above) <sup>2</sup>		2651		1	1	5.a.(
(3) Structured advances (included in items 5.a.(1)(a) – (d) above)		F059		<b>†</b>		5.a.(
b. Other borrowings:		1335	1.0%	234243	1700	٠.٠٠
(1) Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>	•	F060		A (SA (A (A (A (A (A (A (A (A (A (A (A (A (A		5.b.(
(a) One year or less		F061	<del> </del>	+		
(b) Over one year through three years		F062	<del> </del>	-	-T " 1	5.b.(
(c) Over three years through five years			<b> </b> -	+		5.b.(
(d) Over five years		F063	<u> </u>			5.b.(
(2) Other borrowings with a REMAINING MATURITY of one year or less (included			* 10,743 		N 1 - 1 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -	
item 5.b.(1)(a) above)4		B571	3-52 VE II	1		5.b.(
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule R	. ~	FA	7. 2 J. J. J.		1 - 7 - F-3 - 46-3	

<sup>1</sup> Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.

<sup>&</sup>lt;sup>2</sup> 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.

<sup>&</sup>lt;sup>3</sup> Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

<sup>&</sup>lt;sup>4</sup> 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.

Dollar Amounts in Thousands	RCFD	Yes		No	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?	B569				6.
	DOED	Dil		There	
	RCFD	Bil	Mil	Thou	-
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	_ B570		L		7.
8. Primary Internet Web site address of the bank (home page), if any					
(Example: www.examplebank.com)  TEXT http://					8.
4087					
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:	RCON	Bil	Mil	Thou	
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in	F064	БІІ	IVIII	THOU	10.a.
Schedule RC, item 14.a)b. Amount of "Other borrowings" that are secured (included in Schedule RC-M,	RCFD	7. 4.2			10.4.
items 5.b.(1)(a)—(d))	F065				10.b.
1.5.1.6.5.5.( ) (6/)					
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			1		
orders for the sale or purchase of securities? Replace with INSERT (P)	. G464	l	in the		12.
13. Assets covered by loss-sharing agreements with the FDIC:	RCFD	Bil	MII	Thou	
a. Loans and leases (included in Schedule RC, items 4.a and 4.b)	J452				13.a.
b. Other real estate owned (included in Schedule BC, item 7)					13.b.
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	J461		ļ		13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	. J462				13.d.

INSERT @

### INSERT P - FFIEC 031 - SCHEDULE RC-M, ITEM 13

- 13. Assets covered by loss-sharing agreements with the FDIC:
- a. Loans and leases (included in Schedule RC, items 4.a and 4.b):
  - (1) Loans secured by real estate in domestic offices:
    - (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
  - (2) Loans to finance agricultural production and other loans to farmers
  - (3) Commercial and industrial loans
  - (4) Loans to individuals for household, family, and other personal expenditures:
    - (a) Credit cards
    - (b) Automobile loans
    - (c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)
  - (5) All other loans and all leases

Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.(1) through (5)):

- (a) Loans to depository institutions and acceptances of other banks
- (b) Loans to foreign governments and official institutions
- (c) Other loans<sup>1</sup>
- (d) Lease financing receivables
- (e) Loans secured by real estate in foreign offices
- b. Other real estate owned (included in Schedule RC, item 7):
  - (1) Construction, land development, and other land in domestic offices
  - (2) Farmland in domestic offices
  - (3) 1-4 family residential properties in domestic offices
  - (4) Multifamily (5 or more) residential properties in domestic offices
  - (5) Nonfarm nonresidential properties in domestic offices
  - (6) In foreign offices
  - (7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements
- c. Debt securities (included in Schedule RC, items 2.a and 2.b)
- d. Other assets (exclude FDIC loss-sharing indemnification assets)

<sup>&</sup>lt;sup>1</sup> Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

RCON	Bil	Mil	Thou
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RCFD			
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J462

### INSERT Q - FFIEC 031 - SCHEDULE RC-M, ITEM 14

14.	Ca	ptive insurance and reinsurance subsidiaries:			
	a.	Total assets of captive insurance subsidiaries <sup>2</sup>	XXXX		
	b.	Total assets of captive reinsurance subsidiaries <sup>2</sup>	XXXX		

<sup>&</sup>lt;sup>2</sup> Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

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

	3	Past 0 thro	ugh 8 nd stil	9		Past of days of and	mn B) due 90 or more still ruing	)		•	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:									te de			H. H	
(1) 1–4 family residential construction	F172	100			F174			76.33	F176		(441 <u>0</u>		1.a.(1)
loans (2) Other construction loans and all land development and other land loans	F173				F175		7. T		F177			· \$	1.a.(2)
b. Secured by farmland in domestic offices	3493	34,4 VSS	2.44	. 71.0	3494	VALUE TO Y			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	lowan, ry	****		5399		3.55	127 767	5400				1.c.(1)
<ul><li>(2) Closed-end loans secured by</li><li>1–4 family residential properties:</li></ul>	16	is.	ı		0007			ı	C229				1.c.(2)(a)
(a) Secured by first liens	C236			-	C237	-			C230				1.c.(2)(a)
(b) Secured by junior liens  d. Secured by multifamily (5 or more) residential	3499		- 3-43		3500	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		1.74	3501	e dist			1.d.
properties in domestic offices  e. Secured by nonfarm nonresidential properties in domestic offices:  (1) Loans secured by owner-occupied													
nonfarm nonresidential properties	. F178				F180	Marie Sales Marie Sales			F182			le de la constant de la constant de la constant de la constant de la constant de la constant de la constant de	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179		110		F181				F183			993	1.e.(2)
nonconding properties	RCFN					200,250,30		3 2					
f. In foreign offices	. B572			. 76 (5) (1)	B573	7. 3.2			B574	J.C. 5		91/24-1/2 <sub>1</sub>	1.f.
<ol> <li>Loans to depository institutions and acceptances of other banks:</li> <li>To U.S. banks and other U.S. depository</li> </ol>	RCFD	) 			RCFD	ĺ			RCFD				
institutions	5377				5378				5379	+		ļ	2.a.
b. To foreign banks	5380	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	* (A. 1.5.99.68)		5381	Sec. 18.50			5382	8 TAX 6 TAX	546.4	4.34.594	2.b.
3. Loans to finance agricultural production and	1594	1	1	T	1597		1	1	1583			1 (28)	3.
other loans to farmers		The state of the s	. 03	( 75				7,73			775. 7	4.12	]
a. To U.S. addressees (domicile)	1251	1			1252				1253				] 4.a.
b. To non-U.S. addressees (domicile)	1254				1255				1256				4.b.
5. Loans to individuals for household, family, and		$h_{i}$	1. 27%	1				4.50				<b>!</b>	
other personal expenditures:	638.	<u> </u>			DE 70	#55 T	\$4,50	0.65%	B577	64 - 74 •	1	ever.	5.a.
a. Credit cards A Replace with INSERT (B)	B575	808 YES 20	1 (437)	arason A.S	B576	Sylve cal	N. 6. 7. 8.				14,36725		J.a.
<ul> <li>Other (Includes single payment, installment, all student loans, and revolving credit plans</li> </ul>	3		i.			1/8/	X 14 X	Table M				4	
other than credit cards)	B578			Mark water	B579			1	B580	<del>-</del>			5.b.
6. Loans to foreign governments and official			1	450			13/4	. 7				* ¥	
institutions	5389				5390				5391				6.
7. All other loans	5459				5460	)	<u> </u>	<u> </u>	5461	Ц			<b>.</b> 7.

### INSERT R - FFIEC 031 - SCHEDULE RC-N, ITEM 5

b. Automobile loans .....

c. Other consumer loans
(includes single payment,
installment, all student loans,
and revolving credit plans
other than credit cards) ...........

xxxx	XXXX	XXXX
xxxx	XXXX	XXXX

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

	3	mn A) due ugh 89 nd stil uing	l	Past c				•	mn C)	,			
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, and other personal expenditures	F166 F169				F167 F170	4			F168 F171			444	8.a.
b. All other leases      Debt securities and other assets (exclude other real estate owned and other repossessed							11.2					7-1-1	8.b.
0. Loens and leases reported in items 1 through 8 above which are wholly or partially guaranteed	3505	us di			3506				3507				9.
by the U.S. Government (including loans and leases covered by FDIC loss-sharing agreements)	5612				5613				5614				10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615		_		5616				5617		4.5		10.a.
b. Rebooked "GNMA loans" that have been repurchased of are eligible for repurchase included in item 10 above	C866				C867				C868				10.b.
Memoranda > Replace with INSERT (T)	3	Past 0 thro days a	mn A) t due tugh 8til tuing	9		Past of lays of and	mn B) due 90 or more still ruing	)		•	mn C) ccrual		
_	3	Past 0 thro days a	due ugh 8 ind stil	9 II		Past of lays of and	due 90 or more still	) <del>)</del>	RCON	Nona			
Memoranda  Replace with INSERT  Dollar Amounts in Thousands  1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): a. Loans secured by 1–4 family residential	RCON	Past thro days a accr	due ugh 8 ind stil uing	9 II	RCON	Past of lays of and acci	due 90 or more still ruing	) <del>)</del>		Nona	ccrual	•	
Memoranda  Replace with INSERT (T)  Dollar Amounts in Thousands  1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RS-C, Part I, Memorandum item 1):	3	Past thro days a accr	due ugh 8 ind stil uing	9 II	C	Past of lays of and acci	due 90 or more still ruing	) <del>)</del>	RCON F663 RCFD 1661	Nona	ccrual Mil	•	M.1.a.
Dollar Amounts in Thousands  1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C. Part I, Memorandum item 1): a. Loans secured by 1–4 family residential properties in domestic offices b. Other loans and all leases (exclude loans to individuale for household, family, and other personal expenditures)  2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in	RCON F661	Past thro days a accr	due ugh 8 ind stil uing	9 II	RCON F662 RCFD 1659	Past of lays of and acci	due 90 or more still ruing	Thou	F663 RCFD 1661	Nona Bil	ccrual Mil	Thou	M 1.b
Dollar Amounts in Thousands  1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RG-C. Part I, Memorandum item 1): a. Loans secured by 1–4 family residential properties in domestic offices b. Other loans and all leases (exclude loans to individuale for household, family, and other personal expenditures)  2. Loans to finance commercial real estate, construction, and land development activities	RCFD	Past thro days a accr	due ugh 8 ind stil uing	9 II	RCON F662 RCFD	Past of lays of and acci	due 90 or more still ruing	Thou	F663 RCFD 1661	Nona Bil	ccrual Mil	Thou	

### INSERT S - FFIEC 031 - SCHEDULE RC-N. ITEMS 10 AND 11

O. Loans and leases reported in items 1 through 8 above nat are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by oss-sharing agreements with the FDIC	xxxx				xxxx				xxxx			
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"	xxxx				xxxx				xxxx			
<ul> <li>Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above</li> </ul>	xxxx				xxxx				xxxx			
Loans and leases reported in items 1 through 8 above hat are covered by loss-sharing agreements with the EDIC:												
a. Loans secured by real estate in domestic offices:							7 Y					
(1) Construction, land development, and other land loans:							Î,					
(a) 1-4 family residential construction loans	XXXX				XXXX				XXXX			
(b) Other construction loans and all land development and other land loans	xxxx				xxxx				xxxx			
(2) Secured by farmland	XXXX				XXXX	Number of States	HOMEON AND AND	72.00	XXXX	- 1000 1000 000 000 00		Si espera
(3) Secured by 1-4 family residential properties (a) Revolving, open-end loans secured by 1-4 family residential properties and extended									¥ 24 1 4			
under lines of credit	xxxx				XXXX				XXXX		C. S. C. C. C. C. C. C. C. C. C. C. C. C. C.	ens water of
(b) Closed-end loans secured by 1-4 family residential properties:												
(1) Secured by first liens	XXXX		_		XXXX	-			XXXX			
(2) Secured by junior liens (4) Secured by multifamily (5 or more) residential properties	XXXX				xxxx				XXXX			
(5) Secured by nonfarm nonresidential				en iz en	****				~~~			
properties:						4.4		de Section				
(a) Loans secured by owner-occupied nonfarm nonresidential properties	xxxx				xxxx				xxxx			
(b) Loans secured by other nonfarm nonresidential properties	xxxx				xxxx		ļ		xxxx			
nomesidentiai properties	RCFD				RCFD			3053 i	RCFD			
b. Loans to finance agricultural production and other							ton III am Milata II					
loans to farmers c. Commercial and industrial loans	XXXX				XXXX	$\vdash$			XXXX			
d. Loans to individuals for household, family, and	273		\$300 E									
other personal expenditures:			34-					第 次				
(1) Credit cards (2) Automobile loans	XXXX				XXXX				XXXX			_
(3) Other consumer loans (includes single	<u> </u>	<del>                                     </del>	$\dashv$		~~~	<del>     </del>			7000			
payment, installment, all student loans, and												
revolving credit plans other than credit cards)  e. All other loans and all leases	XXXX	-			XXXX	$\vdash$	-		XXXX			
Itemize the past due and nonaccrual amounts			315					(E)				
included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):												1
(1) Loans to depository institutions and acceptances of other banks	xxxx				xxxx				xxxx			
(2) Loans to foreign governments and official institutions	xxxx				xxxx				xxxx			
(3) Other loans <sup>1</sup>	XXXX				XXXX				xxxx	<u> </u>		
(4) Lease financing receivables	XXXX				xxxx				xxxx			
								and the second second second		ACCRETION AND ADDRESS OF	se ko saghingiri	SECOND STORE
(4) coase manang reservation	RCFN				RCFN			<b>外数</b>	RCFN			

xxxx

RCFD

XXXX

XXXX

RCFD

XXXX

(5) Loans secured by real estate in foreign offices

XXXX RCFD

XXXX

f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements

<sup>&</sup>lt;sup>1</sup> Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

### INSERT T - FFIEC 031 - SCHEDULE RC-N, MEMO ITEM 1

Loans restructured in troubled debt restructurings	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):												
a. Construction, land development, and other land loans in domestic offices:	uni La la											
(1) 1-4 family residential construction loans	xxxx				xxxx				xxxx			
(2) Other construction loans and all land development and other land loans	xxxx				xxxx				xxxx			
b. Loans secured by 1-4 family residential properties in domestic offices	F661				F662				F663			
c. Secured by multifamily (5 or more) residential properties in domestic offices $ \\$	xxxx				xxxx	2000, 10 400	95. # 5A-22-		xxxx	CORPORA MONTH AND		
d. Secured by nonfarm nonresidential properties in domestic offices:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties	xxxx				xxxx				xxxx			
(2) Loans secured by other nonfarm nonresidential properties	XXXX				xxxx				xxxx			
e. Commercial and industrial loans:	RCFD				RCFD				RCFD			
(1) To U.S. addressees (domicile)	XXXX				XXXX				XXXX	<u> </u>	<u></u>	
(2) To non-U.S. addressees (domicile)	XXXX		ļ		XXXX				XXXX	Ļ	<u> </u>	<u> </u>
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures) Itemize loan categories included in Memorandum item 1.f,	XXXX	A-7780			XXXX		5 (455° L	deskirke,	xxxx			
above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A												
through C):	RCON				RCON	83			RCON			
(1) Loans secured by farmland in domestic offices	XXXX				XXXX				XXXX			
(2) Loans to depository institutions and acceptances of other banks	XXXX	Ur. Ass		yalifa Andakili	XXXX	4,22,32,3			XXXX	16-16 A. 6 <sub>1</sub> 254		XITALIA
(3) Loans to finance agricultural production and other loans to farmers	xxxx				xxxx	7 A 200 00 015			xxxx			
(4) Loans to individuals for household, family, and other personal expenditures:							ا استانگاری	rein Mile (decida)				
(a) Credit cards	xxxx		<u> </u>		xxxx				xxxx			
(b) Automobile loans	xxxx				xxxx				xxxx	ļ		
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	xxxx				xxxx				xxxx			
(5) Loans to foreign governments and official institutions	xxxx				xxxx				xxxx			
(6) Other loans <sup>1</sup>	xxxx				xxxx				xxxx			
• •	RCFN			dalah.	RCFN				RCFN		7	
(7) Loans secured by real estate in foreign offices	xxxx	and and an in the second			xxxx				xxxx		T	

<sup>&</sup>lt;sup>1</sup> Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

Memoranda—Continued

	1	(Colui Past 30 thro days a accr	due ugh 8 nd stil	9	1	Past of days of and			1	•	mn C) ccrual		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
<ol> <li>Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):</li> </ol>				j.				1/21					
a. Loans and leases held for sale	C240		MATERIA VIGICAS		C241				C226	Decide Annual Control		a w	M.5.a.
b. Loans measured at fair value:			0.7	(19. k) I	176	1.14	<b>4</b>	3 12				4	
(1) Fair value	F664			ļ	F665	ļ			F666				M.5.b.(1)
(2) Unpaid principal balance	F667	L			F668	l			F669	· · · · ·	1	<u> </u>	M.5.b.(2)
	1	(Colui Past c	ue 30	)		(Colu Past o		)					
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD		Mil	Thou	]				
6. Derivative contracts:		- 6 1			X.E.		Section 1	M.					
Fair value of amounts carried as assets	3529		····		3530			<u> </u>	M.6.				
									RCFD	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter.									C410				M.7.
Nonaccrual assets sold during the quarter									C411				M.8.

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

All banks must complete items 1 through 3, items 7 through 9, Memorandum item 1, and, if applicable, Memorandum items 2<sub>X</sub> and 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	
ection 3(I) of the Federal					
. ,	F236				1.
		1 7 91 7	Ogen.	100	
	F237				2.
	RCFN			100	
	F234				3.
	RCFD	, i			
	F238				4.
			0 - 1	18.35	
*	F239				5.
	RCFN				٠.
*	F235				6.
	Dollar Amounts in Thousands ection 3(I) of the Federal d on allowable exclusions ereon (included in item 2 ) as defined in ulations ccrued and unpaid on d and unpaid thereon	ection 3(I) of the Federal F236 d on allowable exclusions F237 ereon (included in item 2 F234 n) as defined in elations Ecrued and unpaid on F239 d and unpaid thereon	ection 3(I) of the Federal  F236  d on allowable exclusions  F237  RCFN  F234  RCFD  F238  Parent districtions  F238  Corrued and unpaid on  F239  RCFN  F239  RCFN  F238	ection 3(I) of the Federal  f 236  d on allowable exclusions  freeon (included in item 2  f 234  f 2	ection 3(I) of the Federal  F236  d on allowable exclusions  F237  F237  F237  F234  Pareon (included in item 2  F234  Pareon (included in item 2  F234  Pareon (included in item 2  F234  F238  F238  F238  F239  Garden and unpaid on  F239  Garden and unpaid thereon

Dollar Amounts in Thousar	ds RCF	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):					
a. One year or less	G46	5			7.a.
b. Over one year through three years	1040	3			7.b.
c. Over three years through five years	1040	7			7.c.
d. Over five years	1010	3			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	G46	9			8.a.
b. Over one year through three years	1	<u> </u>			8.b.
c. Over three years through five years	1047	1			8.c.
d. Over five years	1047	2			8.d.
•	RCO	1 7		- N	
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	G80	3			9.

### Memoranda

	<del>_</del>				T		
	Dollar Amounts in T	housands	RCON	Bil	Mil	Thou	
1.	. Total assessable deposits in domestic offices of the bank and in insured branches in Pur	erto Rico		VG			
	and U.S. territories and possessions, including related interest accrued and unpaid (sur	n of					
	Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O,						
	item 1 less item 2):			, tir.	an Uncl		
	a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:1		7-184		<del>,                                     </del>		
	(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.		F049	16 T. C.	600 663 c3	15.7.00.000	M.1.a.(1)
	(2) Number of deposit accounts (excluding retirement accounts)	lumber					
	of \$250,000 or less						M.1.a.(2)
	b. Deposit accounts (excluding retirement accounts) of more than \$250,000:1		10.0				
	(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,0	000	F051	SE S	1	Company of the	M.1.b.(1)
	(2) Number of deposit accounts (excluding retirement accounts)	lumber		46.			
	of more than \$250,000		1 33		4		M.1.b.(2)
	c. Retirement deposit accounts of \$250,000 or less:1		2.3	D. 1944.	73 1 2 3 T		
	(1) Amount of retirement deposit accounts of \$250,000 or less		F045	5187755		a consequence	M.1.c.(1)
		lumber	4				
	(2) Number of retirement deposit accounts of \$250,000 or less						M.1.c.(2)
	d. Retirement deposit accounts of more than \$250,000:1		100	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1875, 285 yy	16003	
	(1) Amount of retirement deposit accounts of more than \$250,000		F047	AMERICAN STATE	- 50 % C	*	M.1.d.(1)
		lumber					
	(2) Number of retirement deposit accounts of more than \$250,000 F048						M.1.d.(2)
Me	emorandum item 2 is to be completed by banks with \$1 billion or more in total assets. <sup>2</sup>					44	
2.	. Estimated amount of uninsured assessable deposits in domestic offices of the bank and	d in	7.7				
	insured branches in Puerto Rico and U.S. territories and possessions, including related	interest	***	T	S	163334 T	
	accrued and unpaid (see instructions)3		5597			L	M.2.
3.	. Has the reporting institution been consolidated with a parent bank or savings associatio	n					
	in that parent bank's or parent savings association's Call Report or Thrift Financial Report	ort?					
	If so, report the legal title and FDIC Certificate Number of the parent bank or parent sav	rings					
	association:		RCON	FDI	C Cert	. No.	
	TEXT A545		A545				M.3.
	D. H A	Th		T			1
_	Dollar Amounts in	inousands	RCON	Bil	Mil	Thou	
Me	emorandum items 4.a and 4.b are to be completed by all banks participating in the				ملسب		
	DIC Transaction Account Guarantee Program.		سبب			7	
4.	. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulation	ons) of				o. artist.	
	more than \$250,000 (see instructions):						
l	a. Average daily amount of noninterest-bearing transaction accounts of more that		10.54			2.1.8	
	\$250,000 (including balances swept from noninterest-bearing transaction acco	unts to	10.00	1	Carlo Jan	/	
	noninterest-bearing savings accounts)		J651	<u> </u> Barasa	1 (2)14 (2)17	6 55, 198 <sub>0</sub> 2	M.4.a.
	b. Average daily number of noninterest-bearing transaction	Number			-		
٥	accounts of more than \$250,000 (rounded to two decimal places)   J652		120	4.4			M.4.b.
4	l. Not applicable			\$ 2			
	emorandum items 5.a and 5.b are to be completed by all banks.			No.	War in the		
5	5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd	-Frank Act	)[	## 1			1
	of more than \$250,000 (see instructions):		, w	<u> </u>	<u> </u>	<u> </u>	4
	a. Amount of noninterest-bearing transaction accounts of more than \$250,000		. J944		<u></u>	<u>L</u>	M.5.a.
	D. Number of noninterest-bearing transaction accounts of more than	Number		1. 14.			
	\$250,000		37.5	1		<u> 7 10 872</u>	☑ M.5.b.

<sup>&</sup>lt;sup>1</sup> The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts. 2018,

<sup>&</sup>lt;sup>2</sup> The \$1 billion asset size test is generally based on the total assets reported on the **June 30**, **2009**, Report of Condition.

<sup>&</sup>lt;sup>3</sup> Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts, but without taking into account a bank's participation in the FDIC's Debt Guarantee Program.

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

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

Dollar Amounts in Thousand	RCON	Bil	Mil	Thou	
Retail originations during the quarter of 1–4 family residential mortgage	1	A CONTRACT	Services of the		
loans for sale <sup>2</sup> :					
a. Closed-end first liens	. F066				1.a.
b. Closed-end junior liens	. F067				1.b.
c. Open-end loans extended under lines of credit:				, b	
(1) Total commitment under the lines of credit	. F670				1.c.(1
(2) Principal amount funded under the lines of credit	. F671				1.c.(2
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans	;	15 T			
for sale <sup>2</sup> :				19.3	
a. Closed-end first liens	. F068	l			2.a.
b. Closed-end junior liens	. F069				2.b.
c. Open-end loans extended under lines of credit:	**		1.4.9		
(1) Total commitment under the lines of credit	. F672				2.c.(1
(2) Principal amount funded under the lines of credit	F673				2.c.(2
3. 1–4 family residential mortgage loans sold during the quarter:					
a. Closed-end first liens	. F070				3.a.
b. Closed-end junior liens	. F071				3.b.
c. Open-end loans extended under lines of credit:	1			1.5	
(1) Total commitment under the lines of credit	F674				3.c.(1
(2) Principal amount funded under the lines of credit	F675		1		3.c.(2
4. 1–4 family residential mortgage loans held for sale at quarter-end (included in		14.5	7.7		`
Schedule RC, item 4.a):					
a. Closed-end first liens	F072		Ī		4.a.
b. Closed-end junior liens	F073				4.b.
c. Open-end loans extended under lines of credit:				2	
(1) Total commitment under the lines of credit	F676		T		4.c.(1
(2) Principal amount funded under the lines of credit					4.c.(2
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1–4 family	1.6		3 . C . A	100	•
residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):	RIAD	7.			
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					5.b.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans <i>during the</i>		4 (Y) (1)	97. (2) <u>(</u> 1	V 5 / 1	
quarter.	RCON	<b>]</b>			
a. Closed-end first liens	F678				6.a.
b. Closed-end junior liens	··	+			6.b.
c. Open-end loans extended under line of credit:			5	4,54	/
(1) Total commitment under the lines of credit	mile 37327 5 A	1		1	6.c.(1
(2) Principal amount funded under the lines of credit				$\Box$	6.c.(2

2010

<sup>&</sup>lt;sup>1</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, <del>2000,</del> Report of Condition.

<sup>&</sup>lt;sup>2</sup> Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

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

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

- (1) 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.

			÷		2	<sub>ب</sub>	4.		5.a.	5.b.				5.b.(1)				7.			œ		6		10.a.	10.b.	±.	12.	13.		4.
) alue nts	Thou											**				4.00				1											
(Column E) evel 3 Fair Valu Measurements	Ξ̈				-					_														Å.						1.2	
(Column E) Level 3 Fair Value Measurements	D Bil		7		2	7	2		9	_				2	4			9			4		_		5	0.	52	စ္က	6		35
	u RCFD		G477		G482	G487	G492		G496	G501		1		F242	G804	***		9059			F254		G511	á	G515	G520	G525	G530	C809	355	G535
) Value ents	Thou																	_				10				_				a.	
(Column D) evel 2 Fair Valu Measurements	₹									_	, 44.P							_				100			_	_				199	
(Column D) Level 2 Fair Value Measurements	D Bil		9,		<u>=</u>	92	2	100	32	0				11	96		T.	22			53		10		14	19	24	53	90		8
	u RCFD		G476		G481	6486	G491		G495	G200	8.0			F241	9689	標		G505			F253		G510		G514	G519	G524	G259	8089		G534
(2) /alue ents	Thou						_																_		_						
(Column C) evel 1 Fair Valu Measurements	Σ																	_					_		_					4.12	
(Column C) Level 1 Fair Value Measurements	RCFD Bil		G475		G480	G485	G490	100	G494	G499			į.	F692	6395		E.	G504			F694	4	6099	* 10 mm	G513	G518	G523	G528	G807		6533
e ou	Thou									)						4 13 14								7		Ī					
(Column B) ESS: Amounts Netted in the Determination of Total Fair Value	Ē										+											養養									
(Column B): Amounts Ne Determina	圖																														
LESS: in the	RCFD		G474		G479	6484	6489		6493	6498				F684	G392			G503	200		F686		6508		G512	G517	G522	G527	9089		G532
w	Thou	2		43												1															
(Column A) Total Fair Value Reported on Schedule RC	Ē																	_													
(Column A) stal Fair Vall Reported or Schedule RC	ã																							Š.			_				
P - 0	RCFD		1773		G478	G483	-		3543	G497	i.		Z.	F240	G391			G502			F252		G507		3547	G516	952	G526	G805		6531
	Dollar Amounts in Thousands		ASSETS	1. Available-tor-sale securities	2. Federal funds sold and securities purchased		3. Loans and leases held for sale	4. Loans and leases held for investment	5. Irading assets:	a. Defivative assets	b. Other trading assets	(1) Notificating securities at fair value	with changes in fair value reported in	Current earnings (included in	Schedule RC-L, item 3.b above)	6. All other assets	7. Total assets measured at fair value on a	recurring basis (sum of items 1 through	5.b plus item 6)		LIABILITIES	8. Deposits	9. Federal funds purchased and securities sold	under agreements to repurchase	10. Trading liabilities:	a. Derivative liabilities	b. Other trading liabilities	11. Other borrowed money	12. Subordinated notes and dependines	13. All other liabilities	<ol> <li>lotal liabilities measured at fair value on a recurring basis (sum of items 8 through 13)</li> </ol>

	ła:		says a≤ .		M.1.a.	M.1.b.	M.1.c.	M.1.d.	M.1.e.	M.1.f.		Range d	M.2.a.	M.2.b.	M.2.c.	M.2.d.	M.2.e.	] M.2.f.
E) Value ents	Thou																	_
(Column E) Level 3 Fair Value Measurements	Ξ.						$\dashv$		-		ing jen							-
(Co Level Mea	RCFD Bil				G540	G545	G550	G555	0999	G565			F263	G570	G575	G580	G585	0650
υ	Thou R(			1	Ö	Ö	Ö	Ö	Ö	Ö	9		ŭ.	9	9	ß	9	၅
(Column D) Level 2 Fair Value Measurements	Mii																	
(Column D) vel 2 Fair Va feasuremen	Bil		k															
Lev	RCFD				G239	G544	<b>G</b> 549	6554	G229	G564			F262	6999	G574	<b>G22</b> 9	G584	G289
lue Is	Thou																	
(Column C) rel 1 Fair Va leasurement	Ξ	1435																
(Column C) Level 1 Fair Value Measurements	iii				8	3	8	3	8	3		ur.	7	80	က	œ	က္က	ω
	u RCFD	i de Trans			G538	6543	G548	G223	6558	G563		1 2 3	F697	G568	G573	G578	G583	G588
(Column B) ESS: Amounts Netted in the Determination of Total Fair Value	I Thou																_	
(Column B) ESS: Amounts Nette in the Determination of Total Fair Value	Bil Mil			ì									H					
(Contraction (Cont	RCFD B				G537	G542	G547	G552	G557	G562			F689	2999	G572	G577	G582	G587
	Thou R				9	9	9	9	9	9			-	0	9	9	9	9
nn A) Value	, iii			9													-	<del> </del>
(Column A) Total Fair Value Reported on Schedule RC	188	猪																
- 6 r s	RCFD				G536	<b>G541</b>	6546	G551	G556	G561	10%		F261	929	G571	<b>G576</b>	G581	G586
	Dollar Amounts in Thousands	Memoranda 1. All other assets (itemize and describe	amounts included in Schedule RC-Q, item 6,	that are greater than \$25,000 and exceed	2070 Of Refit O/.	h Nontrading derivative accets	TEXT OF SEASON O	TEXT	TEXT	TEXT CS561	2. All other liabilities (itemize and describe amounts included in Schedule RC-Q,	item 13, that are greater than \$25,000 and exceed 25% of item 13):	a. Loan communicates (not accounted to	as delivatives)		1		

### Schedule RC-R—Regulatory Capital

Dollar Amounts in Thou	usands	RCFD	Bil	Mil	Thou	
Tier 1 capital			, j	27	200	
1. Total bank equity capital (from Schedule RC, item 27.a)		3210		0 - 10 - 10 - 10 - 10 - 10 - 10 - 10 -	77.00.000.000.000.000	1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities1 (if a gain, report as a					7.4	l
positive value; if a loss, report as a negative value)		8434				2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities1 (report loss as a positi	ive					l
value)		A221			ł	3.
4. LESS: Accumulated net gains (losses) on cash flow hedges <sup>1</sup> (if a gain, report as a positive		4.0			7 4	ĺ
if a loss, report as a negative value)		4336				4.
LESS: Nonqualifying perpetual preferred stock		B588				5.
Qualifying noncontrolling (minority) interests in consolidated subsidiaries		B589				6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets		B590				7.a
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair			7	4.1		
option that is included in retained earnings and is attributable to changes in the bank's o						ĺ
creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negati					4	
· · · · · · · · · · · · · · · · · · ·		F264	an yan			7.1
value)		C227				8.
		B591		<del>                                     </del>		9.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships		5610			<u> </u>	9.1
b. LESS: Disallowed deferred tax assets		B592			<u> </u>	1
10. Other additions to (deductions from) Tier 1 capital		8274			<del> </del>	10.
11.Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)		02.14		1	<u> </u>	] 11.
Fier 2 capital				т —		1
2. Qualifying subordinated debt and redeemable preferred stock		5306		<u> </u>	<u> </u>	12.
3. Cumulative perpetual preferred stock includible in Tier 2 capital		B593				13.
4. Allowance for loan and lease losses includible in Tier 2 capital		5310		ļ		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital		2221				15.
16. Other Tier 2 capital components		B594			ļ	16.
17. Tier 2 capital (sum of items 12 through 16)		5311				17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)		8275			<u> </u>	18.
19. Tier 3 capital allocated for market risk		1395		T		19
20. LESS: Deductions for total risk-based capital		B595				20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)		3792				21
21. Total risk-based capital (sum of items 11, 16, and 19, less item 20)	••••••	<u> </u>	1	1	· · · · · · · · · · · · · · · · · · ·	, <b>~</b> .
Fotal assets for leverage ratio	RCFD	Tril	Bil	Mil	Thou	]
22. Average total assets (from Schedule RC-K, item 9)	3368					22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590				<u> </u>	23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from				9		1
item 9.a above)	B591					24
25. LESS: Disallowed deferred tax assets (from item 9.b above)						25.
26. LESS: Other deductions from assets for leverage capital purposes	···					26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)		-		Ī		27.
1. Thorago total abboto for forologo outsian participado (nom Ez 1000 nomo 20 anough 20)	- '	·	1			7
Adjustments for financial subsidiaries		RCFD	Bil	Mil	Thou	
28. a. Adjustment to Tier 1 capital reported in item 11		C228	<u> </u>	ļ	1	_ 28
b. Adjustment to total risk-based capital reported in item 21		B503	<u> </u>	<u> </u>		_ 28
29. Adjustment to risk-weighted assets reported in item 62		B504				_ 29
30. Adjustment to average total assets reported in item 27		B505				30

<sup>&</sup>lt;sup>1</sup> Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."

### Schedule RC-R—Regulatory Capital

### Capital ratios

Capital latios					1
(Column B is to be completed by all banks. Column A is to be completed by		(Column A)		(Column B)	4
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio <sup>1</sup>	7273		7204		31.
32. Tier 1 risk-based capital ratio <sup>2</sup>	7274		7206		32.
33. Total risk-based capital ratio <sup>3</sup>	7275		7205		33.

<sup>&</sup>lt;sup>1</sup> 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).

<sup>&</sup>lt;sup>2</sup> 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).

<sup>&</sup>lt;sup>3</sup> 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).

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)	<b>a</b>	(Column B)	(Column C)	(0)	(Column D)	(Column E)	(Column F)	
	Totals	•	Items Not		A	llocation by R	Allocation by Risk Weight Category		
	Schedule RC)		Risk-Weighting	%0		20%	20%	100%	
Dollar Amounts in Thousands	Tril Bil Mil	Thou	Bil Mil Thou	Bil	Thou	Bil Mil Thou	u Bil Mil Thou	Bil Mil Thou	<b>_</b>
Balance Sheet Asset Categories							t.		7.8 N.I
(Column A equals the sum of Schedule RC.	RCFD 0010		RCFD C869	RCFD B600	009	RCFD B601		RCFD B602	
items 1.a and 1.b)							10.00		<u>¥</u>
	RCFD 1754		RCFD B603	RCFD B604	904	RCFD B605	RCFD B606	RCFD B607	_
35. Held-to-maturity securities			0000		- 8	DCCD 0640	DCED 8611	RCED R612	35.
	RCFD 1773		KCFD B608	ACFD B609	3 _	KCFU Bello		7000	39
36. Available-for-sale securities	RCFD C225	- 10		RCFD C063	590	RCFD C064		RCFD B520	
57. rederal tutids sold and securities purcriased under								700	37.
ayleellelks to lesell	RCFD 5369		RCFD B617	RCFD B618	618	RCFD B619	RCFD B620	RCFD B621	
38 Loans and leases held for sale									% ₩
So. Edalis and reases held to sale	RCFD B528		RCFD B622	RCFD B623	623	RCFD B624	RCFD B625	RCFD B626	
30 I cans and leases not of unearned income									39
00. Forms and todated, not of discussion modern community.	RCFD 3123		RCFD 3123	4				10	urs.
40 TESS: Allowance for loan and lease losses									40.
	RCFD 3545		RCFD B627	RCFD B628	628	RCFD B629	RCFD B630	RCFD B631	1
41 Trading assets									4
	RCFD B639		RCFD B640	RCFD B641	149	RCFD B642	RCFD B643	RCFD 5339	
42 All other assets1									42.
	RCFD 2170	0	RCFD B644	RCFD 5320	320	RCFD 5327	RCFD 5334	RCFD 5340	
43. Total assets (sum of items 34 through 42)									43.

<sup>1</sup> 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.

					3		(1)	
	(Column A)		(Column B)	(Column C)	(Column D)	(Column E)	(Column r)	
	Face Value	Credit	Credit		Allocation by Risk Weight Category	Weight Category		
	or Notional Amount	Conversion Factor	Equivalent Amount <sup>1</sup>	%0	20%	20%	100%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Section Of Balance Choot Home	RCFD B546		RCFD B547	RCFD B548	RCFD B581	RCFD 8582	RCFD B583	
Derivatives and Oil-balance Sheet Rems.		1.00 or 12.5 <sup>2</sup>						44
44. Financial standby letters of credit	RCFD 3821		RCFD B650	RCFD B651	RCFD B652	RCFD B653	RCFD B654	
45. Performance standby letters of		.50						45.
	RCFD 3411		RCFD B655	RCFD B656	RCFD B657	RCFD B658	RCFD B659	
46. Commercial and similar letters of		.20						46.
47. Kisk participations in bankers	RCFD 3429		RCFD B660	RCFD B661	RCFD B662		RCFD B663	
acceptances acquired by the		1.00						47.
reporting insulution	RCFD 3433		RCFD B664	RCFD B665	RCFD B666	RCFD B667	RCFD B668	
40 Continue C 04		1.00						48.
40. Detailed recognition on email business	RCFD A250		RCFD B669	RCFD B670	RCFD B671	RCFD 8672	RCFD B673	
49. Retailled recoulse oil silial pusiness		1.00						49.
50 Becourse and direct credit substitutes						Total Control		
expectation of the low-level exposure			100					
rule and residual interests subject to a	RCFD B541		RCFD B542	100			RCFD B543	
dollar for dollar capital radiirament		12.53			1.0			50.
All other financial accets cold with	RCFD B675		RCFD B676	RCFD B677	RCFD B678	RCFD B679	RCFD B680	
21. All Other initiational assets sold with		1.00				_		51.
6000136	RCFD B681	20 m	RCFD B682	RCFD B683	RCFD B684	RCFD B685	RCFD B686	
		1.00						52.
53 United commitments:			200 m					
	RCFD 3833		RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691	
exceeding one year		.50						53.a.
h With an original maturity of one								
vor or lose to assot backed	RCFD G591		RCFD G592	RCFD G593	RCFD G594	RCFD G595	RCFD G596	
commercial paper conduits		.10						53.b.
			RCFD A167	RCFD B693	RCFD B694	RCFD B695		
54 Derivative contracts								54.

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

	(Column C)	(Column D)	(Column E)	(Column F)	
		Allocation by Ris	Allocation by Risk Weight Category		
	%0	20%	20%	100%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Totale			100		
Total consts devisatives and off halance sheet items by risk weight category	RCFD B696	RCFD B697	RCFD B698	RCFD B699	
55. Total assets, delivatives, and on-barance since thems by his weight caregory					55.
(10) Each Colding, soill of Reins 40 killodgi 04/	%0 ×	× 20%	× 20%	× 100%	56.
50. KISK-Weight lactor	RCFD B700	RCFD B701	RCFD B702	RCFD B703	
17. Nish-Weigitted assets by tish weight category (to cash commit not) to marking a	0				57.
(etil 30)			A Part of the Part	RCFD 1651	
					58.
50. Market fish equivalent assets				RCFD B704	
og. Nisk-Weigilled assets before deductions for excess allowance for road and roads response for the first state of them 57 politimes C through E and them 58)	A STATE OF THE STA	370			59.
anocated transfer tisk reserve (suit of refit of, coming of anotagin, and refit of)				RCFD A222	
Separation of the last for last and last a last and last a					90
00. LEGO. LACESS BIOWAING 101 10811 BILD 10830 108300				RCFD 3128	
81 I ESS: Allocated transfer risk resenve					61
				RCFD A223	
62. Total risk-weighted assets (item 59 minus items 60 and 61)					62.
Memoranda		Dollar Amounts in Thousands	Thousands RCEN	Bil Mil Thou	
			Т	5	3
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	dards				 ∑

Memoranda—Continued

Column A)   One year or less   3809	With a remaining maturity of	Over one year Over five years	through five years	Tril Bil Mil Thou RCFD Tril Bil Mil Thou	8767 M.2.a.	8770 M.2.b.	8773 M.2.c	8776 M.2.d.	8779 M.2.e.	A002 M.2.f.			G299 M.2.g.(1)	G802
HI ::::: 26	With a			Bil Mil Thou	3809	3812	8771	8774				t risk rule		CBO

<sup>1</sup> 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

Line		(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
The control of the		1–4 Family	Home	Credit	Auto	Other	Commercial	All Other Loans,
Prousants    Early   Main   Thou   Early		Kesidential	Equity	Card Receivables	LOGILS	Loans	Loans	All Other Assets
by the continue of the continu	Dollar Amounts in Thousands	Ξ	Ξij	ΞĒ	Mil	Mii	Σ	Bil Mil Thou
assets sold and securitized by the reporting bank with servicing retained by the reporting bank with servicing retained by the reporting bank with servicing retained by the reporting bank with servicing retained by the reporting bank with servicing retained to with recourse or other seller-provided credit enhancements.  Maximum amount of credit exposure and the reconstruction of credit exposure or other enhancements.  Assimption recourse or other seller-provided to structures reported in the reconstruction of credit exposure and the responsibility of structures seller-provided securities and other enhancements.  B. Subordinated securities and other enhancements.  C. Standby letters of credit and other enhancements.  B. Subordinated securities and other enhancements.  C. Standby letters of credit and other enhancements.  B. Subordinated securities and other enhancements.  C. Standby letters of credit and enhancements.  B. Subordinated securities and other enhancements.  C. Standby letters of credit and enhancements.  B. Subordinated securities and other enhancements.  C. Standby letters of credit and enhancements.  B. Subordinated securities and other enhancements.  C. Standby letters of credit and enhancements.  B. Subordinated securities and other enhancements.  C. Standby letters of credit and enhancements.  B. Subordinated securities and other enhancements.  C. Standby letters of credit and enhancements.  B. Subordinated securities and other enhancements.  C. Standby letters of credit and enhancements.  B. Subordinated securities and other enhancements.  C. Standby letters of credit and enhancements.  B. Subordinated securities and other enhancements.  B. Subordinated securities and other enhancements.  B. Subordinated securities and other enhancements.  B. Subordinated securities and other enhancements.  B. Subordinated securities and other enhancements.  B. Subordinated securities and other enhancements.  B. Subordinated securities and other enhancements.  B. Subordinated securities and other enhancements.	Bank Securitization Activities							
reporting bean with servicing retained recipies in the course or other seller reporting bean with servicing retained or with recourse or other seller reporting bean with servicing retained or with recourse or other seller reported by the sale reported or other seller reported or other seller reported or other seller reported or other seller reported or other seller reported or other recourse or other seller reported or other seller reported or other seller reported or other reported or other repeated in Schedule RC. item 5).  Sold and year or other seller reported or other repeated in item 1.  Past due loan amounts included in Rechercy in Schedule RC. item 5).  Sold and securitized with servicing seller reported in item 1.  Past due loan amounts included in Rechercy RCD BYA RCD B	1. Outstanding principal balance of							1
regarding bank with recourse or other seller.  Maximum amount of creat exposure and the residued in the form of sold and other enhancements.  Roch in the form of sold and other enhancements.  Substituting banks unused commit amount of creating and ecoveries on assets sold and so-ordinated commits included in the natural regional or more past due.  By 30-499 days past due.  By 40-499 days past due.  By 50-499 ssets sold and securitized by the			100					
Provided credit enhancements.  Maximum amount of credit exposure arising from recourse or other arising from recourse or other arising from recourse or other arising from recourse or other seller-provided credit enhancements provided to structures reported in the Time of the Charles of the	or with recourse or other seller-	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711
Maximum amount of credit exposure arising from recourse or other arising from excuse or other seller-produced credit enhancements browned to structures reported in the form of RCFD or in Schedules RC-B or in Schedules R	provided credit enhancements			77.24.77	1			
ansing from recourse or other search strain and the form of select enhancements provided credit enhancements provided credit enhancements provided credit enhancements and other enhancements.  A. Credit-enhancing interest-only strips.  R. Cr								
seller-provided credit enhancements provided credit enhancements included in Schedules RC-B or Reches RC-B or Reches RC-B or Rechedules RC-B or Re	arising from recourse or other							
Item 1	seller-provided credit enhancements							
a. Credit-enhancing interest-only strips  (included in Schedules RC. For B712  (included in Schedules RC, item 5).  (inclu	provided to structures reported in			The second second				
a. Credit-enhancing interest-only strips (included in Schedules RC-B or (included in RC-B or (included in RC-B o	item 1 in the form of:							
(included in Schedules RC-B or Roches)         Richards (included in Schedules RC-B or In Schedules RC-B or In Schedule RC, item 5)         Richards (included in Richards)			0.000	220 0000	0.000.0000	00000046	DCCD 0747	DCED 8718
RC-F or in Schedule RC, item 5)         RCFD C383         RCFD C384         RCFD C385         RCFD C385         RCFD C385         RCFD C387         RCFD C403         RCFD C403         RCFD C403         RCFD C404         RCFD C405	(included in Schedules RC-B or	RCFD B712.	RCFD B/13	KCFD B/14	KCFU B/ 13	ACTU BY 18	North William	2 2 2 2
b. Subordinated securities and other residual interests.  Recho do not residual interests.  Standby letters of credit and other residual interests.  Recho do not residual interests.  Recho Brzz Rech Brzz Re	RC-F or in Schedule RC, item 5)		1000	2000 0200	9860 0300	PCED C307	DCED 0398	BCED C399
C. Standby letters of credit and other enhancements.  C. Standby letters of credit and other enhancements.  C. Standby letters of credit and other enhancements.  Reporting bank's unused committers of credit and other enhancements.  Reporting bank's unused committers of credit and credit and credit enhancements.  Reporting bank's unused committers of credit and credit and credit enhancements.  Reporting bank's unused committers of credit and credit enhancements.  Recro B737  Recro B737  Recro B737  Recro B737  Recro B737  Recro B737  Recro B737  Recro B737  Recro B737  Recro B737  Recro B737  Recro B736  Recro B737  Recro B737  Recro B737  Recro B737  Recro B736  Recro B737  Recro B737  Recro B736  Recro B737  Recro B737  Recro B736  Recro B737  Recro B737  Recro B737  Recro B737  Recro B736  Recro B737  Recro B737  Recro B737  Recro B737  Recro B736  Recro B737  Recro B737  Recro B736  Recro B737  Recro B737  Recro B736  Recro B737  Recro B737  Recro B737  Recro B737  Recro B736  Recro B737  Recro B737  Recro B737  Recro B737  Recro B737  Recro B737  Recro B737  Recro B736  Recro B737  Recro B737  Recro B737  Recro B737  Recro B736  Recro B737  Recro B736  Recro B737  Recro B737  Recro B737  Recro B736  Recro B737  Recro B736  Recro B737  Recro B737  Recro B736  Recro B737  Recro B737  Recro B736  Recro B737  Recro B737  Recro B737  Recro B736  Recro B737  Recro B736  Recro B737  Recro B736  Recro B737  Recro B736  Recro B736  Recro B737  Recro B736  Recro B737  Recro B736  Recro B737  Recro B736  Recro B737  Recro B		RCFD C393	KCFU C384	ACFU C383	ACTO C338	SCO CLOS	200	200
C. Standby letters of credit and other enhancements  Reporting bank's unused commitments to provide liquidity to structures  Reporting bank's unused commitments to provide liquidity to structures  Reporting bank's unused commitments to provide liquidity to structures  Reporting bank's unused commitments to provide liquidity to structures  Reporting bank's unused commitments to provide liquidity to structures  Reporting bank's unused commitments to provide liquidity to structures  Reporting bank's unused commitments to provide liquidity to structures  Recro B727  Recro B736  Recro B736  Recro B737  Recro B737  Recro B737  Recro B746  B. 90 days or more past due.  Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements  Riab B737  Recro B737  Recro B737  Recro B737  Recro B737  Recro B737  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B747  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B747  Recro B746  Recro B747  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B746  Recro B747  Recro B746  Recr	residual interests					10000	DCED C405	9060 0406
Reporting bank's unused commitments to provide liquidity to structures         RCFD B724         RCFD B728         RCFD B730         RCFD B731           Reporting bank's unused commitments to provide liquidity to structures         RCFD B726         RCFD B728         RCFD B730         RCFD B731           reported in item 1.         RCFD B733         RCFD B734         RCFD B735         RCFD B736         RCFD B736           Past due loan amounts included in item 1:         RCFD B734         RCFD B734         RCFD B736         RCFD B736           a. 30—89 days past due.         RCFD B741         RCFD B742         RCFD B742         RCFD B743         RCFD B744           b. 90 days or more past due.         Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements         RND B741         RND B751         RND B752           c(calendar year-to-date):         RND B757         RND B757         RND B757         RND B758		RCFD C400	RCFD C401	RCFD C402	RCFD C403	KCFU C404	KCFU C403	RCFU C406
Reporting bank's unused commitments to provide liquidity to structures reported in item 1.         RCFD B726         RCFD B727         RCFD B731         RCFD B731           reported in item 1.         Past due loan amounts included in item 1.         RCFD B734         RCFD B736         RCFD B737         RCFD B737         RCFD B738           Past due loan amounts included in item 1.         RCFD B734         RCFD B734         RCFD B737         RCFD B737         RCFD B738           a. 30–89 days past due.         RCFD B741         RCFD B742         RCFD B742         RCFD B743         RCFD B744         RCFD B744         RCFD B745           b. 90 days or more past due.         RCFD B741         RCFD B741         RCFD B742         RCFD B743         RCFD B744         RCFD B744         RCFD B745           Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements         RAND B748         RAND B749         RAND B749         RAND B759         RAND B759         RAND B759         RAND B759         RAND B759	other enhancements							
ments to provide liquidity to structures         RCFD 8728         RCFD 8729         RCFD 8739         RCFD 8739         RCFD 8739           reported in item 1	<ol><li>Reporting bank's unused commit-</li></ol>		が持ちなる。	(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)				
reported in item 1.  Past due loan amounts included in RCFD B733 RCFD B734 RCFD B735 RCFD B737 RCFD B738 RCFD B735 RCFD B735 RCFD B737 RCFD B738 RCFD B745 RCFD B745 RCFD B745 RCFD B745 RCFD B745 RCFD B745 RCFD B745 RCFD B745 RDAD B757 RAD B759 RDAD B750 RDAD B759 RDAD B759 RDAD B759 RDAD B750 RD	ments to provide liquidity to structures	RCFD B726	RCFD B727	RCFD B728	RCFD 8729	RCFD B730	RCFD B731	RCFD B732
Past due loan amounts included in item 1:         RCFD B733         RCFD B734         RCFD B735         RCFD B737         RCFD B737         RCFD B737         RCFD B738           a. 30–89 days past due.         RCFD B740         RCFD B741         RCFD B742         RCFD B743         RCFD B744         RCFD B745           b. 90 days or more past due.         Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements         RIAD B747         RIAD B749         RIAD B749         RIAD B752         RIAD B757         RIAD B759         RIAD	reported in item 1							
item 1: a. 30–89 days past due b. 90 days or more past due Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements seller-provided credit enhancements (calendar year-to-date):  a. Charge-offs  ACFD B743 RCFD B744 RCFD B745 RCFD B744 RCFD B745 RCFD B								
a. 30–89 days past due b. 90 days or more past due Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements RIAD B741 RIAD B742 RIAD B754 RIAD B754 RCFD B743 RCFD B744 RCFD B744 RCFD B745 RCFD		RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739
b. 90 days or more past due  Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements Rab B147 Rab B148 Rab B755 Rab B75	a. 30-89 days past due							
b. 90 days or more past due		RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B/45	KCFU B/46
Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements rand B747 RIAD B748 RIAD B750 RIAD B751 RIAD B752 a. Charge-offs	b. 90 days or more past due	200 200 200 200 200 200 200 200 200 200						
RIAD B754 RIAD B756 RIAD B757 RIAD B759 RIAD B757 RIAD B755 RIAD B755 RIAD B755 RIAD B755 RIAD B755 RIAD B755 RIAD B755 RIAD B755 RIAD B755 RIAD B755 RIAD B756 RIAD B								
RIAD B754 RIAD B756 RIAD B756 RIAD B752 RIAD B754 RIAD B755 RIAD B756 RIAD B759 RIAD B756 RIAD B756 RIAD B759 RIAD B	sold and securitized with servicing		<b>V</b>					
RIAD B757   RIAD B758   RIAD B750   RIAD B752   RIAD B752   RIAD B755   RIAD B755   RIAD B759   RIAD B755   RIAD B759   RIAD B755   RIAD B759   RIAD	retained of with recognise of ourier		The second second					
RIAD 8755 RIAD 8757 RIAD 8759 RIAD 8	seller-provided credit ennancements	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753
RIAD B754         RIAD B755         RIAD B756         RIAD B759	(calellual year-to-date). a Charge-offs							
		RIAD B754	RIAD 8755	RIAD B756	RIAD 8757	RIAD 8758	RIAD B759	RIAD B760
	b Becoveries							

2.a.

2.b.

2.c.

છ

4.a.

**4**.b

5.a.

5.b.

ourse or other servicer-provide	208 of the Riegle Community Development and Regulatory Improvement
e in process of foreclosure at quarter	Outstanding principal balance
	Act of 1994:  a. Outstanding principal balance
Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	Act of 1994:  a. Outstanding principal balance
	94: Inding principal balance
and 1–4 family residential mortgages serviced with recourse or other servicer-provided c	rt date
principal balance of assets serviced for others (includes participations serviced for othe 1—4 family residential mortgages serviced with recourse or other servicer-provided contential mortgages serviced with recourse or other servicer-provided contential mortgages serviced with recourse or other servicer-provided contential mortgages.	
Amount of retained recourse on these obligations as of the report date	

<sup>1</sup> Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
2 Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

### Schedule RC-T—Fiduciary and Related Services

		RCFD	Yes	No	
1.	Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	A345			1.
	, , , , , , , , , , , , , , , , , , , ,			 ,	
		RCFD	Yes	No	
2.	Does the institution exercise the fiduciary powers it has been granted?	A346		 	2.
3.	Does the institution have any fiduciary or related activity (in the form of assets or accounts) to	RCFD	Yes	No	
	report in this schedule? (If "NO" do not complete the rest of Schedule RC-T)	B867	ł		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, and Memorandum Item 3
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, through 4 annually with the December report.
   2, and

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.

		`Ma	umn A naged ssets	,		Non-I	umn E Manag ssets	•	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS		RCI	D B868			RC	FD B869		RCFD 8870	RCFD B871	
4. Personal trust and agency accounts											4.
5. Employee benefit and retirement-	100 100 100 100 100 100 100 100 100 100			32 1			. S. 7				
related trust and agency accounts:			1,42,75		28.5	30 a 10					
<ul> <li>a. Employee benefit—defined</li> </ul>	<u> </u>	RCI	FD B872		<u> </u>	RC	FD B873		RCFD B874	RCFD B875	
contribution			l		Ш		<u> </u>	<u> </u>			5.a.
<ul> <li>b. Employee benefit—defined</li> </ul>	<del></del>	RCI	FD B876	1	$\vdash$	RC	FD B877	T	RCFD 8878	RCFD B879	
benefit	┝┷		<u> </u>		Н			l		2052 2000	5.b.
c. Other employee benefit and	$\vdash$	RCI	FD B880		H	RC	FD B881	T	RCFD 8882	RCFD B883	<b>.</b>
retirement-related accounts	-	PC!	L FD B884		Н	DC.	I FD 8885	<u> </u>	RCFD C001	RCFD C002	5.c.
C. Comparate twist and an area construction	H	NC.	FD B004	<u> </u>	h	, RC	10 8000	Ϊ	ROPD COO!	NOT D COO2	6.
<ul><li>6. Corporate trust and agency accounts</li><li>7. Investment management and</li></ul>	$\vdash$	RCI	FD B886	L	╫	RC	I FD J253	l	RCFD B888	RCFD J254	U.
investment advisory agency accounts	П				$\dagger \Box$		1	1			7.
Foundation and endowment trust and		RC	FD J255	I	Г	RC	FD J256	<u> </u>	RCFD J257	RCFD J258	• •
agency accounts	П	-									8.
agono, account minimum		RC	FD 8890	•		RC	FD B891		RCFD B892	RCFD 8893	
9. Other fiduciary accounts											9.
10. Total fiduciary accounts (sum of		RC	FD B894			RC	FD B895		RCFD B896	RCFD B897	
items 4 through 9)				<u> </u>		l	<u> </u>				10.
<del>-</del> '					<u> </u>	RC	FD B898	3		RCFD 8899	
11. Custody and safekeeping accounts		10 10 10			<b>1</b>		<u> </u>				11.

26.

### 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			
12. Fiduciary accounts held in foreign	L.,	RC	FN B900		<u> </u>	RC	FN B901	<del>,</del>	RCFN B902	RCFN B903	
offices (included in items 10 and 11)  13. Individual Retirement Accounts, Health Savings Accounts, and		i i									12.
other similar accounts (included in		RC	FD J259			RC	FD J260		RCFD J261	RCFD J262	
items 5.c and 11)											13.

Dollar Amounts in Thousands RIAD FIDUCIARY AND RELATED SERVICES INCOME B904 14. 14. Personal trust and agency accounts 15. Employee benefit and retirement-related trust and agency accounts: B905 15.a. a. Employee benefit—defined contribution...... B906 b. Employee benefit—defined benefit 15.b. B907 15.c. c. Other employee benefit and retirement-related accounts ..... A479 16. 16. Corporate trust and agency accounts..... J315 17. 17. Investment management and investment advisory agency accounts..... J316 18. Foundation and endowment trust and agency accounts ...... 18. A480 19. 19. Other fiduciary accounts B909 20. 20. Custody and safekeeping accounts..... B910 21. 21. Other fiduciary and related services income 22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal 4070 22. Schedule RI, item 5.a)..... a. Fiduciary and related services income—foreign offices (included in item 22) B912 22.a. C058 23. 23. Less; Expenses. A488 24. Less; Net losses from fiduciary and related services..... 24. B911 25. 25. Plus: Intracompany income credits for fiduciary and related services ...... A491

26. Net fiduciary and related services income

Memoranda		(Column A) Personal Trust and Agency and Investment Management Agency Accounts				(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts				(Column C) All Other Accounts				
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
Managed assets held in fiduciary accounts:	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1		3								English Ta		
a. Noninterest-bearing deposits	J263				J264				J265				M.1.a	
b. Interest-bearing deposits	J266				J267			Ĺ	J268				M.1.b	
c. U.S. Treasury and U.S. Government				i i	Go Ag				4.54			S. Williams		
agency obligations	J269				J270				J271				M.1.c	
d. State, county, and municipal obligations	J272				J273				J274				M.1.d	
e. Money market mutual funds	J275				J276				J277				M.1.e	
f. Equity mutual funds	J278				J279				J280				M.1.f.	
g. Other mutual funds	J281		<u> </u>	<u> </u>	J282				J283				M.1.g	
h. Common trust funds and collective					ia i				. A	<b>3</b> X	*			
investment funds	J284				J285			ļ	J286	ļ			M.1.h	
i. Other short-term obligations	J287			<u> </u>	J288		<u> </u>	<u> </u>	J289				M.1.i.	

M.1.q.

### Schedule RC-T—Continued

Memoranda	(Column A) Personal Trust and Agency and Investment Management Agency Accounts				(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts				(Column C) All Other Accounts				
Dollar Amounts in Thousands		Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
I. j. Other notes and bonds	J290				J291				J292		Tracker of the Year		
k. Investments in unregistered funds and				المراث		1 3 1			100	44.			
private equity investments	J293				J294				J295				
I. Other common and preferred stocks	J296				J297				J298				
m. Real estate mortgages	1000				J300				J301				
n. Real estate					J303				J304				
o. Miscellaneous assets	J305				J306				J307				
p. Total managed assets held in fiduciary accounts (for each column, sum of													
Memorandum items 1.a through 1.o)	J308				J309				J310				

(Column A) (Column B)

Managed Assets

Dollar Amounts in Thousands

RCFD Bil Mil Thou RCFD

1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds

1. y. Investments of managed fiduciary accounts in advised or sponsored mutual funds

(Column A) (Column B) Number of **Principal Amount** Issues Outstanding **Dollar Amounts in Thousands** RCFD Bil Mil Thou Tril RCFD B928 2. Corporate trust and agency accounts: B927 a. Corporate and municipal trusteeships..... M.2.a. RCFD J314 J313 M.2.a.(1) (1) Issues reported in Memorandum item 2.a that are in default..... B929 b. Transfer agent, registrar, paying agent, and other corporate agency ...... M.2.b.

	Nu	olumn A) Imber of Funds	M	of			
Dollar Amounts in Thousands	RCFD		RCFD	Bil	Mil	Thou	
Collective investment funds and common trust funds:	#12.71   12.71			133	2.94		
a. Domestic equity	B931		B932				M.3.a.
b. International/Global equity			B934				M.3.b.
c. Stock/Bond blend	IDAGE		B936				M.3.c.
d. Taxable bond	B937		B938				M.3.d.
e. Municipal bond	B939		B940			1 1	M.3.e.
f. Short-term investments/Money market	10044		B942			1 1	M.3.f.
g. Specialty/Other	100401		B944				M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a					ier i		
through 3.g)	B945		B946				M.3.h.

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### Schedule RC-T—Continued

	(Column A) Gross Losses Managed Accounts			Gro Non	olumn ss Los -Mana ccoun	ssés iged	١,	C) ies		
Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
Fiduciary settlements, surcharges, and other losses:			¥250	B948			B949	i proje	(A)	M.4.a.
a. Personal trust and agency accounts      b. Employee benefit and retirement-related trust and agency	B947 B950	3.17	\ \(\frac{1}{2}\)	B951			B952	<i>(</i> ) ( )		
c. Investment management and investment advisory agency	B953			B954	19 XX		B955			M.4.b. M.4.c.
d. Other fiduciary accounts and related services	B956			B957		Z**X***\$1.50	B958			M.4.d.
<ul> <li>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</li> </ul>										
Schedule RC-T, item 24)	B959			B960			B961			M.4.e.

Person to whom questions about Schedule RC-T—Fiducia	ary and Related Services should be directed:	
Name and Title (TEXT B962)		
E-mail Address (TEXT 8926)		
Telephone: Area code/phone number/extension (TEXT B963)	FAX: Area code/phone number (TEXT B964)	

### Schedule RC-V – Variable Interest Entities (FFIEC 031)

	Dollar Amounts in Thousands	(( Securit			mn B) condui	ts	(Column C) Other VIEs						
1.													
	a. Cash and balances due	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
	from depository institutions	xxxx				XXXX			-	XXXX			
	b. Held-to-maturity securities .	xxxx				XXXX				XXXX			
	c. Available-for-sale securities	XXXX				XXXX				XXXX			
	d. Securities purchased under		Part of the second seco							4.47	1. 探注		
	agreements to resell	xxxx				XXXX				xxxx			
	e. Loans and leases held for	1950 A. Sha	45 7	7. 1.			*						
	sale	xxxx				xxxx			<u> </u>	xxxx.			
	f. Loans and leases, net of				<u> </u>		Ser A.					1000	
	unearned income	xxxx				xxxx	1			xxxx			
	g. Less: Allowance for loan								e \$144	G. 348	1400万		1.6.3.6
	and lease losses	xxxx			·	xxxx				xxxx			
	h. Trading assets (other than	100 (7		de la companya de la companya de la companya de la companya de la companya de la companya de la companya de la			QD III			. By 2017	(a) (g) / A	200	
	derivatives)	xxxx		<u> </u>		xxxx				xxxx			
	i. Derivative trading assets	xxxx				xxxx				xxxx			
	j. Other real estate owned	xxxx				xxxx	1			XXXX			
	k. Other assets	xxxx				xxxx				XXXX			
2.	Liabilities of consolidated VIEs	S. S. Arton			10.7								
	for which creditors do not have												
	recourse to the general credit of												
	the reporting bank												
	<ul> <li>a. Securities sold under</li> </ul>							4, 304		學》。这位			V 40
	agreements to repurchase					xxxx				xxxx			
	b. Derivative trading liabilities					XXXX				XXXX			
	c. Commercial paper	xxxx			<u> </u>	XXXX		<u> </u>		xxxx		. , . , . ,	
	d. Other borrowed money	- 2 3 4 C - C - C				A.			a.f				917 118
	(exclude commercial paper	<del></del>				XXXX				XXXX			
	e. Other liabilities	xxxx		L.,	<u> </u>	XXXX		<u></u>		XXXX		L	
3.	All other assets of consolidated			ni.			ist des Nations						
	VIEs (not included in items 1.a.					ļ	14 A 11						
_	through 1.k above)	xxxx			<u> </u>	XXXX		<u> </u>		XXXX		<u> </u>	
4.	All other liabilities of consolidated VIEs (not included												
	in items 2.a through 2.e above)	xxxx				xxxx				xxxx			

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g, and Schedule RC-F, item 6.f, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CON-TAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVID-UAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, 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.

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 appropriate to the amended data.

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

	RCON	Yes	No
Comments?	6979		

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