

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

All banks must complete items 1 through 11, Memorandum items 1 and 5, and, if applicable, Memorandum items 2, 3, and 6 through 15 each quarter.

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236			
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237			
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFN			
		F234			
		RCFD			
4.	Average consolidated total assets	K652			
a.	Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)		Number		
		K653			
			Bil	Mil	Thou
5.	Average tangible equity ¹	K654			
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655			
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	G465			
b.	Over one year through three years	G466			
c.	Over three years through five years	G467			
d.	Over five years	G468			
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
a.	One year or less	G469			
b.	Over one year through three years	G470			
c.	Over three years through five years	G471			
d.	Over five years	G472			
9.	Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	RCON			
		G803			
10.	Banker's bank certification:				
	Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?	RCFD	YES		NO
	If the answer to item 10 is "YES," complete items 10.a and 10.b.	K656			
			Bil	Mil	Thou
a.	Banker's bank deduction	K657			
b.	Banker's bank deduction limit	K658			
11.	Custodial bank certification:				
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?		YES		NO
	If the answer to item 11 is "YES," complete items 11.a and 11.b.	K659			
			Bil	Mil	Thou
a.	Custodial bank deduction	K660			
b.	Custodial bank deduction limit	K661			

¹ Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, item 11.

Schedule RC-O – Continued

Memoranda

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1. Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049				M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F050				M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051				M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F052				M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: ¹						
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045				M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less.....		F046				M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: ¹						
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047				M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....		F048				M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.²</i>						
2. Estimated amount of uninsured assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) ³		5597				M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:		RCON	FDIC Cert. No.			
TEXT AS45		A545				M.3.

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
4. Not applicable.						
Memorandum items 5.a and 5.b are to be completed by all banks.						
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions):						
a. Amount of noninterest-bearing transaction accounts of more than \$250,000.....		J944				M.5.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....		J945				M.5.b.

¹ The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

² The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

³ Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

Schedule RC-O – Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Memoranda

		Dollar Amounts in Thousands			
		RCFD	Bil	Mil	Thou
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
6.	Criticized and classified items:				
a.	Special mention	K663			
b.	Substandard	K664			
c.	Doubtful	K665			
d.	Loss	K666			
7.	"Nontraditional 1-4 family residential mortgage loans in domestic offices" as defined for assessment purposes only in FDIC regulations	RCON			
		K675			
8.	"Subprime consumer loans" as defined for assessment purposes only in FDIC regulations	RCFD			
		K667			
9.	"Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations				
		K668			
10.	Commitments to fund construction, land development, and other land loans secured by real estate in domestic offices:				
	a. Total unfunded commitments	RCON			
		K676			
	b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)				
		K677			
11.	Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)	RCFD			
		K669			
12.	Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d)	RCON			
		K678			
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.</i>					
13.	Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):				
a.	Construction, land development, and other land loans secured by real estate in domestic offices	K679			
b.	Loans secured by multifamily residential and nonfarm nonresidential properties in domestic offices	K680			
c.	Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices	K681			
d.	Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices	K682			
		RCFD			
e.	Commercial and industrial loans	K670			
f.	Credit card loans to individuals for household, family, and other personal expenditures	K671			
g.	Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans)	K672			
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>					
14.	Amount of the institution's largest counterparty exposure	K673			
15.	Total amount of the institution's 20 largest counterparty exposures	K674			