

Federal Financial Institutions Examination Council

Please refer to page i,

1Table of Contents, for
the required disclosure
of estimated burden.**Consolidated Reports of Condition and Income for
A Bank With Domestic and Foreign Offices—FFIEC 031****Report at the close of Business June 30, 2006**(20060630)

(RCON 9999)

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: The Reports of Condition and Income must be signed by an authorized officer and the Report of Condition must be attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions.

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

I, Thomas J. Mastro, Executive Vice President & Comptroller

Name and Title of Officer Authorized to Sign Report

of the named bank do hereby declare 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 to the best of my knowledge and belief.

Director (Trustee)_____
Signature of Officer Authorized to Sign Report_____
Director (Trustee)_____
Date of Signature_____
Director (Trustee)**Submission of Reports**

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

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at CDR.Help@ffiec.gov.

- (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.

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 computer-generated 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.

FDIC Certificate Number

00639

(RSSD 9050)

The Bank of New York

Legal Title of Bank (RSSD 9017)

New York

City (RSSD 9130)

NY

State Abbrev. (RSSD 9200)

10286

Zip Code (RSSD 9220)

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 38.8 hours per respondent and is estimated to vary from 16 to 625 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

For information or assistance, National and State nonmember banks should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

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Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the authorized officer of the bank signing the reports for this quarter and (2) the person at the bank - other than the authorized officer - to whom questions about the reports should be directed. If the authorized officer 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.

Authorized Officer Signing the ReportsThomas J. Mastro

Name (TEXT C490)

Executive Vice President & Comptroller

Title (TEXT C491)

tmastro@bankofny.com

E-mail Address (TEXT C492)

(212) 635-1852

Telephone: Area code/phone number/extension (TEXT C493)

(212) 635-1070

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be DirectedRobert L. De Paola

Name (TEXT C495)

Vice President

Title (TEXT C496)

rdepaola@bankofny.com

E-mail Address (TEXT 4086)

(212) 635-1413

Telephone: Area code/phone number/extension (TEXT 8902)

(212) 635-8750

FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter "none" for the contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

Primary ContactThomas J. Mastro

Name (TEXT C366)

Executive Vice President & Comptroller

Title (TEXT C367)

tmastro@bankofny.com

E-mail Address (TEXT C368)

(212) 635-1852

Telephone: Area code/phone number/extension (TEXT C369)

(212) 635-1070

FAX: Area code/phone number (TEXT C370)

Secondary ContactRobert L. De Paola

Name (TEXT C371)

Vice President

Title (TEXT C372)

rdepaola@bankofny.com

E-mail Address (TEXT C373)

(212) 635-1413

Telephone: Area code/phone number/extension (TEXT C374)

(212) 635-8750

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 depository institution's Section 314(a) searches and who could be contacted by federal law enforcement officers for additional information related to anti-terrorist financing and anti-money laundering. Please provide information for a secondary contact if available. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contacts's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the confidential use of the Agencies and the Financial Crimes Enforcement Network (FinCEN) and will not be released to the public.

Primary Contact

Matthew Biben

Name (TEXT C437)

Managing Counsel

Title (TEXT C438)

mbiben@bankofny.com

E-mail Address (TEXT C439)

(212) 635-1125

Telephone: Area code/phone number/extension (TEXT C440)

(212) 635-1098

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Kevin Suttlehan

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ksuttlehan@bankofny.com

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(212) 635-1183

Telephone: Area code/phone number/extension (TEXT C445)

(212) 635-1098

FAX: Area code/phone number (TEXT C446)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Telephone: Area code/phone number/extension (TEXT C873)

FAX: Area code/phone number (TEXT C874)**Fourth Contact**

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Telephone: Area code/phone number/extension (TEXT C878)

FAX: Area code/phone number (TEXT C879)

New York

City

NY**10286**

State

Zip Code

FDIC Certificate Number: 00639

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Consolidated Report of Income for the period January 1, 2006 – June 30, 2006

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate _____	4011	89,000	1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers _____	4024	0	1.a.1.b
(c) Commercial and industrial loans _____	4012	78,000	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards _____	B485	0	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B486	25,000	1.a.1.d.2
(e) Loans to foreign governments and official institutions _____	4056	0	1.a.1.e
(f) All other loans in domestic offices _____	B487	30,000	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs _____	4059	300,000	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) _____	4010	522,000	1.a.3
b. Income from lease financing receivables _____	4065	86,000	1.b
c. Interest income on balances due from depository institutions: (1) _____	4115	181,000	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) _____	B488	15,000	1.d.1
(2) Mortgage-backed securities _____	B489	454,000	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) _____	4060	38,000	1.d.3
e. Interest income from trading assets _____	4069	92,000	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell _____	4020	2,000	1.f
g. Other interest income _____	4518	7,000	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g) _____	4107	1,397,000	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) _____	4508	13,000	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs) _____	0093	57,000	2.a.1.b.1
(2) Time deposits of \$100,000 or more _____	A517	114,000	2.a.1.b.2
(3) Time deposits of less than \$100,000 _____	A518	0	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	4172	468,000	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase _____	4180	58,000	2.b
c. Interest on trading liabilities and other borrowed money _____	4185	36,000	2.c

(1) Includes interest income on time certificates of deposits not held for trading.

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date				
	RIAD	Bil	Mil		Thou
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures _____	4200		62,000	2.d	
e. Total interest expense (sum of items 2.a through 2.d) _____	4073		808,000	2.e	
3. Net interest income (item 1.h minus 2.e) _____			4074	589,000	3
4. Provision for loan and lease losses _____			4230	4,000	4
5. Noninterest income:					
a. Income from fiduciary activities (1) _____	4070		1,125,000	5.a	
b. Service charges on deposit accounts in domestic offices _____	4080		67,000	5.b	
c. Trading revenue (2) _____	A220		184,000	5.c	
d. Investment banking, advisory, brokerage, and underwriting fees and commissions _____	B490		250,000	5.d	
e. Venture capital revenue _____	B491		2,000	5.e	
f. Net servicing fees _____	B492		1,000	5.f	
g. Net securitization income _____	B493		0	5.g	
h. (1) Underwriting income from insurance and reinsurance activities _____	C386		0	5.h.(1)	
(2) Income from other insurance activities _____	C387		0	5.h.(2)	
i. Net gains (losses) on sales of loans and leases _____	5416		0	5.i	
j. Net gains (losses) on sales of other real estate owned _____	5415		12,000	5.j	
k. Net gains (losses) on sales of other assets (excluding securities) _____	B496		0	5.k	
l. Other noninterest income* _____	B497		323,000	5.l	
m. Total noninterest income (sum of items 5.a through 5.l) _____			4079	1,964,000	5.m
6. a. Realized gains (losses) on held-to-maturity securities _____			3521	0	6.a
b. Realized gains (losses) on available-for-sale securities _____			3196	(4,000)	6.b
7. Noninterest expense:					
a. Salaries and employee benefits _____	4135		921,000	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) _____	4217		177,000	7.b	
c. (1) Goodwill impairment losses _____	C216		0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets _____	C232		20,000	7.c.2	
d. Other noninterest expense* _____	4092		545,000	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d) _____			4093	1,663,000	7.e
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) _____			4301	882,000	8
9. Applicable income taxes (on item 8) _____			4302	312,000	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) _____			4300	570,000	10
11. Extraordinary items and other adjustments, net of income taxes* _____			4320	119,000	11
12. Net income (loss) (sum of items 10 and 11) _____			4340	689,000	12

* Describe on Schedule RI-E - Explanations.

(1) For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

(2) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c must equal the sum of Memorandum items 8.a through 8.d.

Schedule RI—Continued

Memoranda

	Dollar Amounts in Thousands				
	RIAD	Year-to-Date			
		Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513			0	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431		118,000		M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) _____	4313			0	M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) _____	4507			3,000	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____		Number			
	4150			19,013	M.5
6. Not applicable					
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (1) _____	9106			CCYY/MM/DD 0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d 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 quarter of the preceding calendar year.):					
	RIAD			Bil Mil Thou	
a. Interest rate exposures _____	8757			10,000	M.8.a
b. Foreign exchange exposures _____	8758			174,000	M.8.b
c. Equity security and index exposures _____	8759			4,000	M.8.c
d. Commodity and other exposures _____	8760			(4,000)	M.8.d
9. Not applicable					
10. Credit losses on derivatives (see instructions) _____	A251			0	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____					
	RIAD	YES / NO			
	A530	NO			M.11

(1) For example, a bank acquired on March 1, 2005, would report 2005/03/01

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Total equity capital most recently reported for the December 31, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____	3217		8,374,000		1
2. Restatements due to corrections of material accounting errors and changes in accounting principles* _____	B507		0		2
3. Balance end of previous calendar year as restated (sum of items 1 and 2) _____	B508		8,374,000		3
4. Net income (loss) (must equal Schedule RI, item 12) _____	4340		689,000		4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) _____	B509		14,000		5
6. Treasury stock transactions, net _____	B510		0		6
7. Changes incident to business combinations, net _____	4356		0		7
8. LESS: Cash dividends declared on preferred stock _____	4470		0		8
9. LESS: Cash dividends declared on common stock _____	4460		500,000		9
10. Other comprehensive income (1) _____	B511		(106,000)		10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) _____	4415		0		11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28) _____	3210		8,471,000		12

* Describe on Schedule RI-E - Explanations.

(1) 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 changes in minimum pension liability adjustments.

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 excludes charge-offs and recoveries through the allocated transfer risk reserve.

Dollar Amounts in Thousands

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices _____	3582		0		3583		0		1.a
b. Secured by farmland in domestic offices _____	3584		0		3585		0		1.b
c. Secured by 1-4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____	5411		0		5412		0		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens _____	C234		0		C217		0		1.c.2.a
(b) Secured by junior liens _____	C235		0		C218		0		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices _____	3588		0		3589		0		1.d
e. Secured by nonfarm nonresidential properties in domestic offices _____	3590		0		3591		0		1.e
f. In foreign offices _____	B512		0		B513		0		1.f
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions _____	4653		0		4663		0		2.a
b. To foreign banks _____	4654		0		4664		0		2.b
3. Loans to finance agricultural production and other loans to farmers _____	4655		0		4665		0		3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) _____	4645		10,000		4617		6,000		4.a
b. To non-U.S. addressees (domicile) _____	4646		0		4618		0		4.b

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

Schedule RI-B—Continued

Part I. Continued

Dollar Amounts in Thousands

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards _____	B514			0	B515			0	5.a
b. Other (includes single payment, installment, all student loans and revolving credit plans other than credit cards) _____	B516			10,000	B517			3,000	5.b
6. Loans to foreign governments and official institutions _____	4643			0	4627			0	6
7. All other loans _____	4644			0	4628			0	7
8. Lease financing receivables:									
a. To U.S. addressees (domicile) _____	4658			0	4668			4,000	8.a
b. To non-U.S. addressees (domicile) _____	4659			0	4669			0	8.b
9. Total (sum of items 1 through 8) _____	4635			20,000	4605			13,000	9

Memoranda

Dollar Amounts in Thousands

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above _____	5409			0	5410			0	M.1
2. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RI-B, part I, item 1, above): _____	4652			0	4662			0	M.2
3. Not applicable									

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

	Calendar year-to-date			
	RIAD	Bil	Mil Thou	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) _____	C388		N/A	M.4

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands			
	RIAD	Bil Mil Thou	Thou	
1. Balance most recently reported for the December 31, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____	B522	408,000		1
2. Recoveries (must equal part I, item 9, column B, above) _____	4605	13,000		2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) _____	C079	20,000		3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account _____	5523	0		4
5. Provision for loan and lease losses (must equal Schedule RI, item 4) _____	4230	4,000		5
6. Adjustments* (see instructions for this schedule) _____	C233	4,000		6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) _____	3123	409,000		7

* Describe on Schedule RI-E—Explanations.

Memoranda	Dollar Amounts in Thousands			
	RIAD	Bil Mil Thou	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above _____ <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	C435		0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges _____	C389		N/A	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges _____	C390		N/A	M.3
Memorandum item 4 is to be completed by all banks.				
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above) _____	C781		0	M.4

Schedule RI-D—Income from Foreign Offices

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

	Dollar Amounts in Thousands			
	RIAD	Year-to-Date Bil Mil Thou		
1. Total interest income in foreign offices _____	C899	823,000		1
2. Total interest expense in foreign offices _____	C900	586,000		2
3. Provision for loan and lease losses in foreign offices _____	C901	0		3
4. Noninterest income in foreign offices:				
a. Trading revenue _____	C902	0		4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions _____	C903	0		4.b
c. Net securitization income _____	C904	0		4.c
d. Other noninterest income _____	C905	601,000		4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices _____	C906	0		5
6. Total noninterest expense in foreign offices _____	C907	435,000		6
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs _____	C908	22,000		7
8. Applicable income taxes (on items 1 through 7) _____	C909	177,000		8
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices _____	C910	0		9
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1, minus items 2 and 3, plus items 4.a through 4.d, plus item 5, minus item 6, plus item 7, minus item 8, plus item 9) _____	C911	248,000		10
11. Internal allocations of income and expense applicable to foreign offices _____	C912	3,000		11
12. Eliminations arising from the consolidation of foreign offices with domestic offices _____	C913	(117,000)		12
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12) _____	C914	134,000		13

Schedule RI-E—Explanations

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

Detail all adjustments in Schedules 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.)

				Dollar Amounts in Thousands				Year-to-Date				
								RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.l)												
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:												
TEXT												
a.		Income and fees from the printing and sale of checks				C013				0	1.a	
b.		Earnings on/increase in value of cash surrender value of life insurance				C014				0	1.b	
c.		Income and fees from automated teller machines (ATMs)				C016				0	1.c	
d.		Rent and other income from other real estate owned				4042				0	1.d	
e.		Safe deposit box rent				C015				0	1.e	
f.	4461	Funds Transfer Fees				4461				39,000	1.f	
g.	4462					4462				0	1.g	
h.	4463					4463				0	1.h	
2. Other noninterest expense (from Schedule RI, item 7.d):												
Itemize and describe amounts that exceed 1% of the sum of of Schedule RI, items 1.h and 5.m:												
TEXT												
a.		Data processing expenses				C017				0	2.a	
b.		Advertising and marketing expenses				0497				0	2.b	
c.		Directors' fees				4136				0	2.c	
d.		Printing, stationery, and supplies				C018				0	2.d	
e.		Postage				8403				0	2.e	
f.		Legal fees and expenses				4141				0	2.f	
g.		FDIC deposit insurance assessments				4146				0	2.g	
h.	4464	Computer Software				4464				84,000	2.h	
i.	4467	Sub Custodian Charge				4467				70,000	2.i	
j.	4468	Discount Brokerage Clearing Fee				4468				71,000	2.j	
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):												
TEXT												
a.(1)	4469	Discontinued Operations				4469				201,000	3.a.1	
	(2)	Applicable income tax effect	4486		82,000						3.a.2	
b.(1)	4487					4487				0	3.b.1	
	(2)	Applicable income tax effect	4488		0						3.b.2	
c.(1)	4489					4489				0	3.c.1	
	(2)	Applicable income tax effect	4491		0						3.c.2	

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for June 30, 2006

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril Bil Mil Thou	
ASSETS						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	3,372,000	1.a
b. Interest-bearing balances (2)				0071	11,005,000	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	2,269,000	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	23,124,000	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON		
				B987	490,000	3.a
				RCFD		
b. Securities purchased under agreements to resell (3)				B989	252,000	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	0	4.a
b. Loans and leases, net of unearned income		B528	36,722,000			4.b
c. LESS: Allowance for loan and lease losses		3123	414,000			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	36,308,000	4.d
5. Trading assets (from Schedule RC-D)				3545	5,770,000	5
6. Premises and fixed assets (including capitalized leases)				2145	848,000	6
7. Other real estate owned (from Schedule RC-M)				2150	0	7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)				2130	302,000	8
9. Not applicable						
10. Intangible assets:						
a. Goodwill				3163	2,177,000	10.a
b. Other intangible assets (from Schedule RC-M)				0426	750,000	10.b
11. Other assets (from Schedule RC-F)				2160	7,196,000	11
12. Total assets (sum of items 1 through 11)				2170	93,863,000	12

(1) Includes cash items in process of collection and unposted debits.

(2) Includes time certificates of deposit not held for trading.

(3) Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Thousands

Bil | Mil | Thou

LIABILITIES			Bil	Mil	Thou	
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I) _____			RCON			
			2200	40,014,000		13.a
(1) Noninterest-bearing (1) _____	6631	21,153,000				13.a.1
(2) Interest-bearing _____	6636	18,861,000				13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) _____			RCFN			
			2200	31,312,000		13.b
(1) Noninterest-bearing _____	6631	286,000				13.b.1
(2) Interest-bearing _____	6636	31,026,000				13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (2) _____			RCON			
			B993	839,000		14.a
			RCFD			
b. Securities sold under agreements to repurchase (3) _____			B995	396,000		14.b
15. Trading liabilities (from Schedule RC-D) _____			3548	3,045,000		15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) _____			3190	1,670,000		16
17. and 18. Not applicable						
19. Subordinated notes and debentures(4) _____			3200	1,955,000		19
20. Other liabilities (from Schedule RC-G) _____			2930	6,011,000		20
21. Total liabilities (sum of items 13 through 20) _____			2948	85,242,000		21
22. Minority interest in consolidated subsidiaries _____			3000	150,000		22
EQUITY CAPITAL						
23. Perpetual preferred stock and related surplus _____			3838	0		23
24. Common stock _____			3230	1,135,000		24
25. Surplus (exclude all surplus related to preferred stock) _____			3839	2,112,000		25
26. a. Retained earnings _____			3632	5,444,000		26.a
b. Accumulated other comprehensive income (5) _____			B530	(220,000)		26.b
27. Other equity capital components (6) _____			A130	0		27
28. Total equity capital (sum of items 23 through 27) _____			3210	8,471,000		28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28) _____			3300	93,863,000		29

Memorandum

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 2005 _____

RCFD	Number
6724	2

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 | 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) |
| 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately) | 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority) |
| 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 | 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 |

(1) Includes total demand deposits and noninterest-bearing time and savings deposits.
 (2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
 (3) Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.
 (4) Includes limited-life preferred stock and related surplus.
 (5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.
 (6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022		1,141,000						1
a. Cash items in process of collection and unposted debits _____					0020		956,000		1.a
b. Currency and coin _____					0080		184,000		1.b
2. Balances due from depository institutions in the U.S. _____					0082		335,000		2
a. U.S. branches and agencies of foreign banks (including their IBFs) _____	0083		430,000						2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) _____	0085		321,000						2.b
3. Balances due from banks in foreign countries and foreign central banks _____					0070		119,000		3
a. Foreign branches of other U.S. banks _____	0073		385,000						3.a
b. Other banks in foreign countries and foreign central banks _____	0074		12,078,000						3.b
4. Balances due from Federal Reserve Banks _____	0090		22,000		0090		22,000		4
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) _____	0010		14,377,000		0010		1,616,000		5

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. U.S. Treasury securities _____	0211	48,000	0213	47,000	1286	111,000	1287	110,000	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	0	1290	0	1291	0	1293	0	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	245,000	1295	237,000	1297	412,000	1298	408,000	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	102,000	8497	101,000	8498	98,000	8499	101,000	3

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale							
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
4. Mortgage-backed securities (MBS):																
a. Pass-through securities:																
(1) Guaranteed by GNMA	1698		301,000		1699		290,000		1701		240,000		1702		235,000	4.a.1
(2) Issued by FNMA and FHLMC	1703		505,000		1705		487,000		1706		1,994,000		1707		1,946,000	4.a.2
(3) Other pass-through securities	1709		0		1710		0		1711		0		1713		0	4.a.3
b. Other mortgage-backed securities (include CMOs, REMICs and stripped MBS):																
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714		31,000		1715		29,000		1716		358,000		1717		349,000	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718		0		1719		0		1731		0		1732		0	4.b.2
(3) All other mortgage-backed securities	1733		908,000		1734		892,000		1735		19,311,000		1736		19,098,000	4.b.3
5. Asset-backed securities (ABS)	C026		0		C988		0		C989		384,000		C027		382,000	5
6. Other debt securities:																
a. Other domestic debt securities	1737		12,000		1738		11,000		1739		299,000		1741		303,000	6.a
b. Foreign debt securities	1742		117,000		1743		117,000		1744		23,000		1746		23,000	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)									A510		168,000		A511		169,000	7
8. Total (sum of items 1 through 7) (total of Column A must equal Schedule RC item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754		2,269,000		1771		2,211,000		1772		23,398,000		1773		23,124,000	8

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

Schedule RC-B—Continued

Memoranda	Dollar Amounts in Thousands	RCFD			
		Bil	Mill	Thou	
1. Pledged securities (1) _____		0416	21,113,000		M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3,4)					
(1) Three months or less _____	A549		606,000		M.2.a.1
(2) Over three months through 12 months _____	A550		598,000		M.2.a.2
(3) Over one year through three years _____	A551		160,000		M.2.a.3
(4) Over three years through five years _____	A552		141,000		M.2.a.4
(5) Over five years through 15 years _____	A553		209,000		M.2.a.5
(6) Over 15 years _____	A554		231,000		M.2.a.6
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3,5)					
(1) Three months or less _____	A555		129,000		M.2.b.1
(2) Over three months through 12 months _____	A556		95,000		M.2.b.2
(3) Over one year through three years _____	A557		802,000		M.2.b.3
(4) Over three years through five years _____	A558		273,000		M.2.b.4
(5) Over five years through 15 years _____	A559		32,000		M.2.b.5
(6) Over 15 years _____	A560		1,656,000		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)					
(1) Three years or less _____	A561		14,987,000		M.2.c.1
(2) Over three years _____	A562		5,307,000		M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) _____	A248		554,000		M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) _____		1778	0		M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost _____	8782		0		M.4.a
b. Fair value _____	8783		0		M.4.b

- (1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

Schedule RC-B—Continued

Memoranda (continued)

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):																	
a. Credit card receivables _____	B838		0		B839		0		B840		0		B841		0		M.5.a
b. Home equity lines _____	B842		0		B843		0		B844		0		B845		0		M.5.b
c. Automobile loans _____	B846		0		B847		0		B848		0		B849		0		M.5.c
d. Other consumer loans _____	B850		0		B851		0		B852		0		B853		0		M.5.d
e. Commercial and industrial loans _____	B854		0		B855		0		B856		0		B857		0		M.5.e
f. Other _____	B858		0		B859		0		B860		384,000		B861		382,000		M.5.f

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 market value and (2) loans and leases held for investment, net of unearned income. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
1. Loans secured by real estate _____	1410	9,019,000					1
a. Construction, land development, and other land loans _____				1415	173,000		1.a
b. Secured by farmland (including farm residential and other improvements) _____				1420	0		1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____				1797	2,099,000		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens _____				5367	4,215,000		1.c.2.a
(b) Secured by junior liens _____				5368	345,000		1.c.2.b
d. Secured by multifamily (5 or more) residential properties _____				1460	346,000		1.d
e. Secured by nonfarm nonresidential properties _____				1480	1,174,000		1.e
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S. _____				B531	6,000		2.a
(1) To U.S. branches and agencies of foreign banks _____	B532	12,000					2.a.1
(2) To other commercial banks in the U.S. _____	B533	28,000					2.a.2
b. To other depository institutions in the U.S. _____	B534	0		B534	0		2.b
c. To banks in foreign countries _____				B535	440,000		2.c
(1) To foreign branches of other U.S. banks _____	B536	379,000					2.c.1
(2) To other banks in foreign countries _____	B537	2,741,000					2.c.2
3. Loans to finance agricultural production and other loans to farmers _____	1590	8,000		1590	1,000		3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) _____	1763	6,643,000		1763	2,378,000		4.a
b. To non-U.S. addressees (domicile) _____	1764	532,000		1764	6,000		4.b
5. Not applicable.							
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
a. Credit cards _____	B538	0		B538	0		6.a
b. Other revolving credit plans _____	B539	52,000		B539	52,000		6.b
c. Other consumer loans (includes single payment, installment, and all student loans) _____							
	2011	1,070,000		2011	871,000		6.c
7. Loans to foreign government and official institutions (including foreign central banks) _____	2081	167,000		2081	10,000		7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. _____	2107	0		2107	0		8
9. Other loans _____	1563	10,573,000					9
a. Loans for purchasing or carrying securities (secured and unsecured) _____				1545	4,593,000		9.a
b. All other loans (exclude consumer loans) _____				1564	3,239,000		9.b
10. Lease financing receivables (net of unearned income) _____				2165	5,524,000		10
a. Of U.S. addressees (domicile) _____	2182	2,274,000					10.a
b. Of non-U.S. addressees (domicile) _____	2183	3,250,000					10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above _____	2123	26,000		2123	20,000		11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b) _____	2122	36,722,000		2122	25,452,000		12

Schedule RC-C—Continued

Part I. Continued

Memoranda	Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures) _____	1616	0					M.1
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):							
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON						
(1) Three months or less _____	A564	158,000					M.2.a.1
(2) Over three months through 12 months _____	A565	125,000					M.2.a.2
(3) Over one year through three years _____	A566	261,000					M.2.a.3
(4) Over three years through five years _____	A567	1,122,000					M.2.a.4
(5) Over five years through 15 years _____	A568	548,000					M.2.a.5
(6) Over 15 years _____	A569	2,001,000					M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,3)	RCFD						
(1) Three months or less _____	A570	22,971,000					M.2.b.1
(2) Over three months through 12 months _____	A571	1,962,000					M.2.b.2
(3) Over one year through three years _____	A572	521,000					M.2.b.3
(4) Over three years through five years _____	A573	856,000					M.2.b.4
(5) Over five years through 15 years _____	A574	2,517,000					M.2.b.5
(6) Over 15 years _____	A575	3,651,000					M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) _____	A247	14,608,000					M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4) _____	2746	693,000					M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B) _____	RCON						
	5370	1,701,000					M.4
5. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-C, part I, item 1, column A) _____	RCFD						
	B837	2,000					M.5
<i>Memorandum item 6 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.</i>							
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A _____	C391	N/A					M.6
Memorandum item 7 is to be completed by all banks.							
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):							
a. Outstanding balance _____	C779	0					M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 _____	C780	0					M.7.b

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

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

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

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

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of 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, item 1.e, 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 / X
6999	NO

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:

		Number of Loans		
a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (Note: Item 1.e, column B, divided by the number of loans should NOT exceed \$100,000.) _____	RCON	5562	0	2.a
b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.) _____	RCON	5563	0	2.b

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding			
	RCON		RCON	Bil	Mil	Thou
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, item 1.e, column B):						
a. With original amounts of \$100,000 or less _____	5564	157	5565	9,000		
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	373	5567	59,000		
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	612	5569	249,000		
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):						
a. With original amounts of \$ 100,000 or less _____	5570	10,912	5571	280,000		
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	1,361	5573	100,000		
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	736	5575	138,000		

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in BOTH of these two loan categories, place an "X" in the box marked "NO.") _____

RCON	YES / NO / X
6860	NO

5

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.) _____

Number of Loans	
RCON	
5576	0

6.a

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 should NOT exceed \$100,000.) _____

5577	0
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6.b

7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):

- a. With original amounts of \$100,000 or less _____
- b. With original amounts of more than \$100,000 through \$250,000 _____
- c. With original amounts of more than \$250,000 through \$500,000 _____

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
	RCON		RCON	Bil Mil Thou
	5578	0	5579	0
	5580	0	5581	0
	5582	0	5583	0
	5584	16	5585	300
	5586	2	5587	300
	5588	1	5589	300

7.a

7.b

7.c

8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3 column B):

- a. With original amounts of \$100,000 or less _____
- b. With original amounts of more than \$100,000 through \$250,000 _____
- c. With original amounts of more than \$250,000 through \$500,000 _____

8.a

8.b

8.c

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 for any quarter of the preceding calendar year.

Dollar Amounts in Thousands		RCN	Bil	Mil	Thou	
ASSETS						
1. U.S. Treasury securities in domestic offices _____		3531		0		1
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities) _____		3532		0		2
3. Securities issued by states and political subdivisions in the U.S. in domestic offices _____		3533		0		3
4. Mortgage-backed securities (MBS) in domestic offices:						
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA _____		3534		0		4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) _____		3535		0		4.b
c. All other mortgage-backed securities _____		3536		0		4.c
5. Other debt securities in domestic offices _____		3537		0		5
6. - 8. Not applicable						
9. Other trading assets in domestic offices _____		3541		282,000		9
		RCFN				
10. Trading assets in foreign offices _____		3542		2,966,000		10
11. Derivatives with a positive fair value:		RCN				
a. In domestic offices _____		3543		2,181,000		11.a
		RCFN				
b. In foreign offices _____		3543		341,000		11.b
		RCFD				
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) _____		3545		5,770,000		12
LIABILITIES						
13. Liability for short positions _____		3546		267,000		13
14. Derivatives with a negative fair value _____		3547		2,778,000		14
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) _____		3548		3,045,000		15

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)				
	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	7,434,000							B550	30,266,000			1
2. U.S. Government	2202	22,000							2520	0			2
3. States and political subdivisions in the U.S.	2203	209,000							2530	572,000			3
4. Commercial banks and other depository institutions in the U.S.	B551	161,000							B552	7,000			4
5. Banks in foreign countries	2213	1,077,000							2236	187,000			5
6. Foreign governments, and official institutions (including foreign central banks)	2216	57,000							2377	22,000			6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	8,960,000			2210	8,353,000			2385	31,054,000			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):									
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts					6835	191,000			M.1.a
b. Total brokered deposits					2365	0			M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)									
(1) Issued in denominations of less than \$100,000					2343	0			M.1.c.1
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less					2344	0			M.1.c.2
d. Maturity data for brokered deposits:									
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)					A243	0			M.1.d.1
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)					A244	0			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) (to be completed for the December report only)					5590	N/A			M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C, above):									
a. Savings deposits:									
(1) Money market deposit accounts (MMDAs)					6810	8,330,000			M.2.a.1
(2) Other savings deposits (excludes MMDAs)					0352	5,524,000			M.2.a.2
b. Total time deposits of less than \$100,000					6648	567,000			M.2.b
c. Total time deposits of \$100,000 or more					2604	16,633,000			M.2.c

(1) Report brokered retirement deposit accounts eligible for \$250,000 in deposit insurance coverage in Memorandum item 1.c.(1) only if they have been issued in denominations of less than \$100,000. Report brokered retirement deposit accounts in Memorandum item 1.c.(2) if they have been issued either in denominations of exactly \$100,000 through exactly \$250,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$250,000 or less.

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
3. Maturity and repricing data for time deposits of less than \$100,000 :						
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of (1,2)						
(1) Three months or less _____		A579		182,000		M.3.a.1
(2) Over three months through 12 months _____		A580		276,000		M.3.a.2
(3) Over one year through three years _____		A581		71,000		M.3.a.3
(4) Over three years _____		A582		38,000		M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)(3) _____						
		A241		458,000		M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:						
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of (1,4)						
(1) Three months or less _____		A584		14,372,000		M.4.a.1
(2) Over three months through 12 months _____		A585		1,567,000		M.4.a.2
(3) Over one year through three years _____		A586		610,000		M.4.a.3
(4) Over three years _____		A587		84,000		M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3) _____						
		A242		14,164,000		M.4.b

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

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

(3) 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.

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

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

Deposits of:	Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
1. Individuals, partnerships, and corporations (include all certified and official checks) _____						
		B553		23,297,000		1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____						
		B554		223,000		2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) _____						
		2625		7,472,000		3
4. Foreign governments and official institutions (including foreign central banks) _____						
		2650		320,000		4
5. U.S. Government and states and political subdivisions in the U.S. _____						
		B555		0		5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) _____						
		2200		31,312,000		6

Memorandum	Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) _____						
		A245		12,358,000		M.1

Schedule RC-F—Other Assets

Dollar Amounts in Thousands				RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable (1)			B556		322,000		1
2.	Net deferred tax assets (2)			2148		2,000		2
3.	Interest-only strips receivable (not in the form of a security) (3) on:							
	a. Mortgage loans			A519		0		3.a
	b. Other financial assets			A520		0		3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752		193,000		4
5.	Life insurance assets			C009		1,690,000		5
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168		4,989,000		6
	TEXT							
	a. Prepaid Expenses	2166	0					6.a
	b. Repossessed personal property (including vehicles)	1578	0					6.b
	c. Derivatives with a positive fair value held for purposes other than trading	C010	0					6.c
	d. Retained interests in accrued interest receivable related to securitized credit cards	C436	0					6.d
e.	3549 Account receivable	3549	2,086,000					6.e
f.	3550	3550	0					6.f
g.	3551	3551	0					6.g
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160		7,196,000		7

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1.	a. Interest accrued and unpaid on deposits in domestic offices(5)			3645		72,000		1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD				
				3646		972,000		1.b
2.	Net deferred tax liabilities (2)			3049		2,847,000		2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557		150,000		3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938		1,970,000		4
	TEXT							
	a. Accounts Payable	3066	1,012,000					4.a
	b. Deferred compensation liabilities	C011	0					4.b
	c. Dividends declared but not yet payable	2932	0					4.c
	d. Derivatives with a negative fair value held for purposes other than trading	C012	0					4.d
e.	3552	3552	0					4.e
f.	3553	3553	0					4.f
g.	3554	3554	0					4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930		6,011,000		5

- (1) Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report interest-only strips receivable in the form of a security as available-for sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock
- (5) For savings banks, includes "dividends" accrued and unpaid on deposits.

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

	Domestic Offices			
	RCON	Bil	Mil	
Dollar Amounts in Thousands				
1. and 2. Not applicable				
3. Securities purchased under agreements to resell _____	B989		113,000	3
4. Securities sold under agreements to repurchase _____	B995		396,000	4
5. Other borrowed money _____ <i>EITHER</i>	3190		840,000	5
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs _____ <i>OR</i>	2163		0	6
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs _____	2941		1,859,000	7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	2192		61,457,000	8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	3129		50,977,000	9

In items 10-17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.

	RCON	Bil	Mil	Thou	
10. U.S. Treasury securities _____	1039		159,000		10
11. U.S. Government agency obligations (exclude mortgage-backed securities) _____	1041		657,000		11
12. Securities issued by states and political subdivisions in the U.S. _____	1042		200,000		12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1043		3,039,000		13.a.1
(2) Other pass-through securities _____	1044		0		13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	1209		389,000		13.b.1
(2) All other mortgage-backed securities _____	1280		17,722,000		13.b.2
14. Other domestic debt securities (include domestic asset-backed securities) _____	1281		495,000		14
15. Foreign debt securities (include foreign asset-backed securities) _____	1282		4,000		15
16. Investments in mutual funds and other equity securities with readily determinable fair values _____	A510		161,000		16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) _____	1374		22,826,000		17
18. Equity securities that do not have readily determinable fair values _____	1752		178,000		18

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		1,453,000		1
2. Total IBF liabilities (component of Schedule RC, item 21) _____	2898		3,597,000		2

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands

RCFD	Tril	Bl	MI	Thou
ASSETS				
3381				11,201,000
B558				813,000
B559				22,986,000
B560				2,196,000
3365				1,411,000
6. Loans:				
a. Loans in domestic offices:				
3360				17,546,000
3385				7,872,000
3386				1,000
3387				2,283,000
(5) Loans to individuals for household, family, and other personal expenditures:				
B561				0
B562				1,058,000
RCFN				
3360				11,317,000
RCFD				
3401				6,668,000
3484				5,525,000
3368				93,466,000
LIABILITIES				
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)				
RCFN				
3485				2,173,000
11. Nontransaction accounts in domestic offices:				
B563				16,766,000
A514				15,612,000
A529				566,000
RCFN				
3404				32,600,000
RCFD				
3353				3,059,000
14. Other borrowed money				
(includes mortgage indebtedness and obligations under capitalized leases)				
3355				1,204,000

ASSETS

- 1. Interest-bearing balances due from depository institutions _____
- 2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities) _____
- 3. Mortgage-backed securities (2) _____
- 4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.) _____
- 5. Federal funds sold and securities purchased under agreements to resell _____
- 6. Loans:
 - a. Loans in domestic offices:
 - (1) Total loans _____
 - (2) Loans secured by real estate _____
 - (3) Loans to finance agricultural production and other loans to farmers _____
 - (4) Commercial and industrial loans _____
 - (5) Loans to individuals for household, family, and other personal expenditures:
 - (a) Credit cards _____
 - (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____
 - b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs _____
- 7. Trading assets _____
- 8. Lease financing receivables (net of unearned income) _____
- 9. Total assets(4) _____

- 10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) _____
- 11. Nontransaction accounts in domestic offices:
 - a. Savings deposits (includes MMDAs) _____
 - b. Time deposits of \$100,000 or more _____
 - c. Time deposits of less than \$100,000 _____
- 12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____
- 13. Federal funds purchased and securities sold under agreements to repurchase _____
- 14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

(2) Quarterly averages for all debt securities should be based on amortized cost.

(3) Quarterly averages for all equity securities should be based on historical cost.

(4) The quarterly averages 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.

		Dollar Amounts in Thousands			RCFD	Bil	Mil	Thou	
1. Unused commitments:									
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines _____					3814		2,323,000		1.a
b. Credit card lines _____					3815		0		1.b
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate _____					3816		366,000		1.c.1
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate _____					6550		598,000		1.c.2
d. Securities underwriting _____					3817		0		1.d
e. Other unused commitments _____					3818		34,460,000		1.e
					3819		12,395,000		2
2. Financial standby letters of credit and foreign office guarantees _____									
a. Amount of financial standby letters of credit conveyed to others _____			3820		2,239,000				2.a
3. Performance standby letters of credit and foreign office guarantees _____									
a. Amount of performance standby letters of credit conveyed to others _____			3822		94,000				3.a
4. Commercial and similar letters of credit _____									
					3411		1,060,000		4
5. Not applicable									
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____									
					3433		379,563,000		6
7. Credit derivatives:									
a. Notional amounts:									
(1) Credit default swaps _____			(Column A) RCFD Bil Mil Thou		(Column B) RCFD Bil Mil Thou				
			C968		0	C969		1,353,000	7.a.1
(2) Total return swaps _____			C970		0	C971		31,000	7.a.2
(3) Credit options _____			C972		0	C973		0	7.a.3
(4) Other credit derivatives _____			C974		0	C975		0	7.a.4
b. Gross fair values:									
(1) Gross positive fair value _____			C219		0	C221		1,000	7.b.1
(2) Gross negative fair value _____			C220		0	C222		6,000	7.b.2
8. Spot foreign exchange contracts _____									
					8765		14,047,000		8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") _____									
					3430		0		9
TEXT									
a. <u>Securities borrowed</u> _____			3432		0				9.a
b. <u>Commitments to purchase when-issued securities</u> _____			3434		0				9.b
Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf									
			C978		0				9.c
d.	3555		3555		0				9.d
e.	3556		3556		0				9.e
f.	3557		3557		0				9.f
10. All other off-balance sheet assets (exclude derivatives)(itemize and describe each component of this item over 25% of Schedule RC item 28., "Total equity capital") _____									
					5591		0		10
TEXT									
a. <u>Commitments to sell when-issued securities</u> _____			3435		0				10.a
b.	5592		5592		0				10.b
c.	5593		5593		0				10.c
d.	5594		5594		0				10.d
e.	5595		5595		0				10.e
11. Year-to-date merchant credit card sales volume:									
a. Sales for which the reporting bank is the acquiring bank _____			RCFD		Tri Bil Mil Thou				
			C223		0				11.a
b. Sales for which the reporting bank is the agent bank with risk _____			C224		0				11.b

Schedule RC-L—Continued

Dollar Amounts in Thousands Derivatives Position Indicators	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts			
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																
a. Futures contracts _____	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696			
	74,395,000				238,000				634,000				0			
b. Forward contracts _____	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700			
	18,958,000				79,907,000				2,000				0			
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704			
(1) Written options _____	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708			
	17,687,000				2,230,000				1,325,000				0			
(2) Purchased options _____	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712			
	22,797,000				2,987,000				975,000				0			
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712			
(1) Written options _____	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716			
	197,212,000				7,908,000				4,565,000				0			
(2) Purchased options _____	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716			
	162,271,000				9,814,000				3,959,000				0			
e. Swaps _____	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720			
	289,016,000				2,640,000				1,000				0			
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724			
	768,587,000				103,978,000				11,460,000				0			
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728			
	13,749,000				1,746,000				1,000				0			
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589															
	6,008,000															
15. Gross fair values of derivative contracts:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736			
a. Contracts held for trading:	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740			
(1) Gross positive fair value _____	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736			
	4,649,000				899,000				175,000				0			
(2) Gross negative fair value _____	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740			
	5,034,000				707,000				224,000				0			
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744			
(1) Gross positive fair value _____	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744			
	302,000				13,000				0				0			
(2) Gross negative fair value _____	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748			
	290,000				22,000				0				0			

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou			
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:								
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____						6164	784,000	1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations _____						6165	11	1.b
2. Intangible assets other than goodwill:								
a. Mortgage servicing Assets _____						3164	0	2.a
(1) Estimated fair value of mortgage servicing assets _____						A590	0	2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____						B026	0	2.b
c. All other identifiable intangible assets _____						5507	750,000	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____						0426	750,000	2.d
3. Other real estate owned:								
a. Direct and indirect investments in real estate ventures _____						5372	0	3.a
b. All other real estate owned:						RCON		
(1) Construction, land development, and other land in domestic offices _____						5508	0	3.b.1
(2) Farmland in domestic offices _____						5509	0	3.b.2
(3) 1-4 family residential properties in domestic offices _____						5510	0	3.b.3
(4) Multifamily (5 or more) residential properties in domestic offices _____						5511	0	3.b.4
(5) Nonfarm nonresidential properties in domestic offices _____						5512	0	3.b.5
(6) Foreclosed properties from "GNMA loans" _____						C979	0	3.b.6
(7) In foreign offices _____						RCFN		
						5513	0	3.b.7
						RCFD		
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) _____						2150	0	3.c
4. Investments in unconsolidated subsidiaries and associated companies:								
a. Direct and indirect investments in real estate ventures _____						5374	0	4.a
b. All other investments in unconsolidated subsidiaries and associated companies _____						5375	302,000	4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) _____						2130	302,000	4.c
5. Other borrowed money:								
a. Federal Home Loan Bank advances:								
(1) With a remaining maturity of one year or less (1) _____						2651	0	5.a.1
(2) With a remaining maturity of more than one year through three years _____						B565	0	5.a.2
(3) With a remaining maturity of more than three years _____						B566	0	5.a.3
b. Other borrowings:								
(1) With a remaining maturity of one year or less _____						B571	866,000	5.b.1
(2) With a remaining maturity of more than one year through three years _____						B567	0	5.b.2
(3) With a remaining maturity of more than three years _____						B568	804,000	5.b.3
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16) _____						3190	1,670,000	5.c

(1) Includes overnight Federal Home Loan Bank advances.

Schedule RC-M—Continued

Dollar Amounts in Thousands

RCFD	YES / NO
B569	YES

6

6. Does the reporting bank sell private label or third party mutual funds and annuities? _____

RCFD	Bil Mil Thou
B570	16,295,000

7

7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____

8. Primary Internet Web site address of the bank (home page), if any

(example: www.examplebank.com)

(TEXT 4087) http://www.bankofny.com

8

RCFD	YES / NO
4088	YES

9

9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou		
1. Loans secured by real estate:										
a. Construction, land development, and other land loans in domestic offices _____	2759	5,000	2769	1,000	3492	8,000				1.a
b. Secured by farmland in domestic offices _____	3493	0	3494	0	3495	0				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	3,000	5399	0	5400	0				1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens _____	C236	29,000	C237	2,000	C229	0				1.c.2.a
(b) Secured by junior liens _____	C238	0	C239	0	C230	0				1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices _____	3499	11,000	3500	0	3501	0				1.d
e. Secured by nonfarm nonresidential properties in domestic offices _____	3502	22,000	3503	7,000	3504	8,000				1.e
	RCFN		RCFN		RCFN					
f. In foreign offices _____	B572	7,000	B573	0	B574	0				1.f
2. Loans to depository institutions and acceptances of other banks:										
a. To U.S. banks and other U.S. depository institutions _____	RCFD		RCFD		RCFD					
	5377	0	5378	0	5379	0				2.a
b. To foreign banks _____	5380	0	5381	0	5382	7,000				2.b
3. Loans to finance agricultural production and other loans to farmers _____	1594	0	1597	0	1583	0				3
4. Commercial and industrial loans:										
a. To U.S. addressees (domicile) _____	1251	40,000	1252	2,000	1253	25,000				4.a
b. To non-U.S. addressees (domicile) _____	1254	0	1255	4,000	1256	3,000				4.b
5. Loans to individuals for household, family, and other personal expenditures:										
a. Credit cards _____	B575	0	B576	0	B577	0				5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B578	23,000	B579	2,000	B580	1,000				5.b
6. Loans to foreign governments and official institutions _____	5389	0	5390	0	5391	0				6
7. All other loans _____	5459	19,000	5460	2,000	5461	0				7
8. Lease financing receivables:										
a. Of U.S. addressees (domicile) _____	1257	0	1258	0	1259	3,000				8.a
b. Of non-U.S. addressees (domicile) _____	1271	0	1272	0	1791	0				8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) _____	3505	0	3506	0	3507	12,000				9

Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, above 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.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou	
	10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government _____	5612	0	5613	0	5614	0	10	
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615	0	5616	0	5617	0	10.a		
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	C866	0	C867	0	C868	0	10.b		

Memoranda Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou	
	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) _____	1658	0	1659	0	1661	23,000	M.1	
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above _____	6558	0	6559	0	6560	0	M.2		
3. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-N, item 1, above) _____	1248	0	1249	0	1250	0	M.3		
4. Not applicable									
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above) _____	C240	0	C241	0	C226	0	M.5		

6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets _____	(Column A) Past due 30 through 89 days			(Column B) Past due 90 days or more		
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou	
		3529	0	3530	0	

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

Dollar Amounts in Thousands

	RCON	Bil Mil Thou	
1. Unposted debits (see instructions):			
a. Actual amount of all unposted debits _____	0030	0	1.a
<i>OR</i>			
b. Separate amount of unposted debits:			
(1) Actual amount of unposted debits to demand deposits _____	0031	3,000	1.b.1
(2) Actual amount of unposted debits to time and savings deposits (1) _____	0032	0	1.b.2
2. Unposted credits (see instructions):			
a. Actual amount of all unposted credits _____	3510	0	2.a
<i>OR</i>			
b. Separate amount of unposted credits:			
(1) Actual amount of unposted credits to demand deposits _____	3512	114,000	2.b.1
(2) Actual amount of unposted credits to time and savings deposits (1) _____	3514	0	2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices) _____	3520	0	3
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (not included in total deposits) :			
a. Demand deposits of consolidated subsidiaries _____	2211	868,000	4.a
b. Time and savings deposits (1) of consolidated subsidiaries _____	2351	0	4.b
c. Interest accrued and unpaid on deposits of consolidated subsidiaries _____	5514	0	4.c
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:			
a. Demand deposits in insured branches (included in Schedule RC-E, Part II) _____	2229	0	5.a
b. Time and saving deposits (1) in insured branches (included in Schedule RC-E, Part II) _____	2383	0	5.b
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b) _____	5515	0	5.c
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:			
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, Item 7 column B) _____	2314	3,000	6.a
b. Amount reflected in time and savings deposits (1) (included in Schedule RC-E, Part I, Item 7, column A or C, but not column B) _____	2315	0	6.b
7. Unamortized premiums and discounts on time and savings deposits: (1,2)			
a. Unamortized premiums _____	5516	0	7.a
b. Unamortized discounts _____	5517	15,000	7.b
8. Not applicable			
9. Deposits in lifeline accounts _____	5596		9
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices) _____	8432	0	10

(1) For FDIC insurance and FICO assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

(2) Exclude core deposit intangibles.

Schedule RC-O—Continued

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
11. Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal demand balances:						
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis _____		8785			0	11.a
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis _____		A181			0	11.b
c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E _____		A182			0	11.c
12. Amount of assets netted against deposit liabilities in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):						
a. Amount of assets netted against demand deposits _____		A527			0	12.a
b. Amount of assets netted against time and savings deposits _____		A528			0	12.b

Memoranda (to be completed each quarter except as noted)

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):						
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less _____		F049		7,914,000		M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only) _____		RCON	Number			
		F050	1,368,666			M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000 _____		F051		31,909,000		M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000 _____		RCON	Number			
		F052	27,938			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		184,000		M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) _____		RCON	Number			
		F046	24,706			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		7,000		M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000 _____		RCON	Number			
		F048	16			M.1.d.2

Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)

2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (see instructions) _____		5597		30,066,000		M.2
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report ? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:						
Text		RCON	FDIC Cert No.			
A545		A545		0		M.3

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

(2) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2005, Report of Condition.

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands	RCFD	Bil Mil Thou			
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28) _____	3210	8,471,000	1		
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value) _____	8434	(169,000)	2		
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value) _____	A221	0	3		
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value) _____	4336	0	4		
5. LESS: Nonqualifying perpetual preferred stock _____	B588	0	5		
6. Qualifying minority interests in consolidated subsidiaries _____	B589	500,000	6		
7. LESS: Disallowed goodwill and other disallowed intangible assets _____	B590	2,924,000	7		
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7) _____	C227	6,216,000	8		
9.a. LESS: Disallowed servicing assets and purchased credit card relationships _____	B591	0	9.a		
b. LESS: Disallowed deferred tax assets _____	5610	0	9.b		
10. Other additions to (deductions from) Tier 1 capital _____	B592	(39,000)	10		
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b) _____	8274	6,177,000	11		
Tier 2 Capital					
12. Qualifying subordinated debt and redeemable preferred stock _____	5306	1,440,000	12		
13. Cumulative perpetual preferred stock includible in Tier 2 capital _____	B593	0	13		
14. Allowance for loan and lease losses includible in Tier 2 capital _____	5310	563,000	14		
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital _____	2221	0	15		
16. Other Tier 2 capital components _____	B594	0	16		
17. Tier 2 capital (sum of items 12 through 16) _____	5311	2,003,000	17		
18. Allowable Tier 2 capital (lesser of item 11 or 17) _____	8275	2,003,000	18		
19. Tier 3 capital allocated for market risk _____	1395	0	19		
20. LESS: Deductions for total risk-based capital _____	B595	0	20		
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20) _____	3792	8,180,000	21		
Total assets for leverage ratio					
	RCFD	Tril Bil Mil Thou			
22. Average total assets (from Schedule RC-K, item 9) _____	3368	93,466,000	22		
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above) _____	B590	2,924,000	23		
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above) _____	B591	0	24		
25. LESS: Disallowed deferred tax assets (from item 9.b above) _____	5610	0	25		
26. LESS: Other deductions from assets for leverage capital purposes _____	B596	0	26		
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26) _____	A224	90,542,000	27		
Adjustments for financial subsidiaries					
	RCFD	Bil Mil Thou			
28.a Adjustment to Tier 1 capital reported in item 11 _____	C228	0	28.a		
b. Adjustment to total risk-based capital reported in item 21 _____	B503	0	28.b		
29. Adjustment to risk-weighted assets reported in item 62 _____	B504	0	29		
30. Adjustment to average total assets reported in item 27 _____	B505	0	30		
Capital Ratios					
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)					
	RCFD	(Column A) Percentage	RCFD	(Column B) Percentage	
31. Tier 1 leverage ratio (2) _____	7273	0.00%	7204	6.82%	31
32. Tier 1 risk-based capital ratio (3) _____	7274	0.00%	7206	8.60%	32
33. Total risk-based capital ratio (4) _____	7275	0.00%	7205	11.39%	33

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

(2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

(3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

(4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R—Continued

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 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-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	(Column A)		(Column B)		(Column C)	(Column D)	(Column E)	(Column F)		
	Totals (from Schedule RC)		Items Not Subject to Risk-Weighting		Allocation by Risk Weight Category					
	0%		20%		50%	100%				
	Dollar Amounts in Thousands				Tril Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories										
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010 14,377,000		RCFD C869 0		RCFD B600 976,000	RCFD B601 13,401,000			RCFD B602 0	34
35. Held-to-maturity securities	RCFD 1754 2,269,000		RCFD B603 0		RCFD B604 294,000	RCFD B605 1,847,000	RCFD B606 0		RCFD B607 128,000	35
36. Available-for-sale securities	RCFD 1773 23,124,000		RCFD B608 (274,000)		RCFD B609 353,000	RCFD B610 21,417,000	RCFD B611 754,000		RCFD B612 874,000	36
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225 742,000				RCFD C063 252,000	RCFD C064 490,000			RCFD B520 0	37
38. Loans and leases held for sale	RCFD 5369 0		RCFD B617 0		RCFD B618 0	RCFD B619 0	RCFD B620 0		RCFD B621 0	38
39. Loans and leases, net of unearned income	RCFD B528 36,722,000		RCFD B622 0		RCFD B623 3,223,000	RCFD B624 4,384,000	RCFD B625 4,626,000		RCFD B626 24,489,000	39
40. LESS: Allowance for loan and lease losses	RCFD 3123 414,000		RCFD 3123 414,000							40
41. Trading assets	RCFD 3545 5,770,000		RCFD B627 5,770,000		RCFD B628 0	RCFD B629 0	RCFD B630 0		RCFD B631 0	41
42. All other assets (1)	RCFD B639 11,273,000		RCFD B640 3,021,000		RCFD B641 2,000	RCFD B642 52,000	RCFD B643 3,000		RCFD 5339 8,195,000	42
43. Total assets (sum of items 34 through 42)	RCFD 2170 93,863,000		RCFD B644 8,103,000		RCFD 5320 5,100,000	RCFD 5327 41,591,000	RCFD 5334 5,383,000		RCFD 5340 33,686,000	43

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, intangible assets, and other assets.

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C)	(Column D)	(Column E)	(Column F)	
				Allocation by Risk Weight Category				
				0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Derivatives and Off-Balance Sheet Items	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	
44. Financial standby letters of credit	12,395,000	1.00	12,395,000	171,000	2,584,000	0	9,640,000	44
45. Performance standby letters of credit	RCFD 3821		RCFD B650	RCFD B651	RCFD B652	RCFD B653	RCFD B654	
	1,044,000	.50	522,000	17,000	50,000	0	455,000	45
46. Commercial and similar letters of credit	RCFD 3411		RCFD B655	RCFD B656	RCFD B657	RCFD B658	RCFD B659	
	1,060,000	.20	212,000	0	8,000	0	204,000	46
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429		RCFD B660	RCFD B661	RCFD B662		RCFD B663	
	0	1.00	0	0	0		0	47
48. Securities lent	RCFD 3433		RCFD B664	RCFD B665	RCFD B666	RCFD B667	RCFD B668	
	379,563,000	1.00	379,563,000	376,101,000	3,462,000	0	0	48
49. Retained recourse on small business obligations sold with recourse	RCFD A250		RCFD B669	RCFD B670	RCFD B671	RCFD B672	RCFD B673	
	0	1.00	0	0	0	0	0	49
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCFD B541	* Below	RCFD B542				RCFD B543	
	0	12.500	0				0	50
51. All other financial assets sold with recourse	RCFD B675		RCFD B676	RCFD B677	RCFD B678	RCFD B679	RCFD B680	
	0	1.00	0	0	0	0	0	51
52. All other off-balance sheet liabilities	RCFD B681		RCFD B682	RCFD B683	RCFD B684	RCFD B685	RCFD B686	
	466,000	1.00	466,000	0	26,000	0	440,000	52
53. Unused commitments with an original maturity exceeding one year	RCFD 3833		RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691	
	26,306,000	.50	13,153,000	0	851,000	0	12,302,000	53
54. Derivative contracts			RCFD A167	RCFD B693	RCFD B694	RCFD B695		
			6,979,000	140,000	4,210,000	2,629,000		54

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 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.

(3) Or institution specific factor. (Entering an 'M' allows for data entry in Column B.)

Schedule RC-R—Continued

	(Column C)		(Column D)		(Column E)		(Column F)		
	Allocation by Risk Weight Category								
	0%		20%		50%		100%		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Totals	RCFD B696		RCFD B697		RCFD B698		RCFD B699		
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	381,529,000	52,782,000	8,012,000	56,727,000					55
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%					56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD B700		RCFD B701		RCFD B702		RCFD B703		
	0	10,556,400	4,006,000	56,727,000					57
58. Market risk equivalent assets							RCFD 1651	533,000	58
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)							RCFD B704	71,822,400	59
60. LESS: Excess allowance for loan and lease losses							RCFD A222	0	60
61. LESS: Allocated transfer risk reserve							RCFD 3128	0	61
62. Total risk-weighted assets (item 59 minus items 60 and 61)							RCFD A223	71,822,400	62

Memoranda

Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764	2,871,000	M.1

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	3809	133,057,000	8766	233,877,000	8767	101,322,000	M.2.a
b. Foreign exchange contracts	3812	84,624,000	8769	2,076,000	8770	1,252,000	M.2.b
c. Gold contracts	8771	0	8772	0	8773	0	M.2.c
d. Other precious metals contracts	8774	0	8775	0	8776	0	M.2.d
e. Other commodity contracts	8777	0	8778	0	8779	0	M.2.e
f. Equity derivative contracts	A000	3,462,000	A001	761,000	A002	43,000	M.2.f
g. Credit derivative contracts:							
(1) Investment grade	C980	630,000	C981	628,000	C982	0	M.2.g.1
(2) Subinvestment grade	C983	2,000	C984	124,000	C985	0	M.2.g.2

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

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets		
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
Dollar Amounts in Thousands									
6. Amount of ownership (or seller's) interest carried as:									
a. Securities (included in RC-B or RC, item 5)		RCFD B761 0	RCFD B762 0			RCFD B763 0	6.a		
b. Loans (included in Schedule RC-C)		RCFD B500 0	RCFD B501 0			RCFD B502 0	6.b		
7. Past due loan amounts included in interests reported in item 6.a:									
a. 30-89 days past due		RCFD B764 0	RCFD B765 0			RCFD B766 0	7.a		
b. 90 days or more past due		RCFD B767 0	RCFD B768 0			RCFD B769 0	7.b		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):									
a. Charge-offs		RIAD B770 0	RIAD B771 0			RIAD B772 0	8.a		
b. Recoveries		RIAD B773 0	RIAD B774 0			RIAD B775 0	8.b		
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions									
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements		RCFD B776 0	RCFD B777 0	RCFD B778 0	RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures		RCFD B783 0	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 298,000	RCFD B789 1,952,000	10

Schedule RC-S—Continued

	(Column A)		(Column B)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)
	1-4 Family Residential Loans		Home Equity Lines		Credit Card Receivables		Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Asset Sales										
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank _____	RCFD B790		RCFD B791		RCFD B792		RCFD B793	RCFD B794	RCFD B795	RCFD B796
	0		0		0		0	0	0	0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 _____	RCFD B797		RCFD B798		RCFD B799		RCFD B800	RCFD B801	RCFD B802	RCFD B803
	0		0		0		0	0	0	0

Memoranda

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance _____	A249	0	M.1.a
b. Amount of retained recourse on these obligations as of the report date _____	A250	0	M.1.b
2. Outstanding principal balance of assets serviced for others:			
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements _____	B804	0	M.2.a
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements _____	B805	0	M.2.b
c. Other financial assets (includes home equity lines)(1) _____	A591	256,000	M.2.c
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company _____	B806	0	M.3.a.1
(2) Conduits sponsored by other unrelated institutions _____	B807	0	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company _____	B808	0	M.3.b.1
(2) Conduits sponsored by other unrelated institutions _____	B809	428,000	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2) _____	C407	N/A	M.4

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

(2) Memorandum item 4 is to be completed by banks that (1) together with 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

Items 12 through 23 and Memorandum item 4 will not be made available to the public on an individual institution basis.

1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T.) _____	RCFD A345	YES / NO YES	1
2. Does the institution exercise the fiduciary powers it has been granted? _____	RCFD A346	YES / NO YES	2
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.) _____	RCFD B867	YES / NO YES	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 9, 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 preceeding calendar year must complete:

- Items 4 through 19.a quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, 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 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, 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 11 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril Bil Mil Thou	Tril Bil Mil Thou			
Dollar Amounts in Thousands					
FIDUCIARY AND RELATED ASSETS	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	8,634,000	0	7,875	0	4
5. Retirement related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	3,734,000	686,000	92	108	5.a
	RCFD B876	RCFD B877	RCFD B878	RCFD B879	
b. Employee benefit-defined benefit _____	12,307,000	1,525,000	257	99	5.b
	RCFD B880	RCFD B881	RCFD B882	RCFD B883	
c. Other retirement accounts _____	401,000	1,014,000	585	1,091	5.c
	RCFD B884	RCFD B885	RCFD C001	RCFD C002	
6. Corporate trust and agency accounts _____	14,872,000	363,260,000	101	35,853	6
	RCFD B886		RCFD B888		
7. Investment management agency accounts _____	51,219,000		4,470		7
	RCFD B890	RCFD B891	RCFD B892	RCFD B893	
8. Other fiduciary accounts _____	0	0	0	0	8

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril Bil Mil Thou	Tril Bil Mil Thou			
Dollar Amounts in Thousands					
FIDUCIARY AND RELATED ASSETS—Continued					
9. Total fiduciary accounts (sum of items 4 through 8)	RCFD B894 91,167,000	RCFD B895 366,485,000	RCFD B896 13,380	RCFD B897 37,151	9
10. Custody and safekeeping accounts		RCFD B898 10,740,447,000		RCFD B899 219,959	10
11. Fiduciary accounts held in foreign offices (included in items 9 and 10)	RCFN B900 1,440,000	RCFN B901 2,956,178,000	RCFN B902 182	RCFN B903 58,944	11

Dollar Amounts in Thousands				RIAD	Bil Mil Thou	
FIDUCIARY AND RELATED SERVICES INCOME						
12. Personal trust and agency accounts				B904	40,000	12
13. Retirement related trust and agency accounts:						
a. Employee benefit—defined contribution				B905	10,000	13.a
b. Employee benefit—defined benefit				B906	6,000	13.b
c. Other retirement accounts				B907	0	13.c
14. Corporate trust and agency accounts				A479	211,000	14
15. Investment management agency accounts				B908	60,000	15
16. Other fiduciary accounts				A480	0	16
17. Custody and safekeeping accounts				B909	688,000	17
18. Other fiduciary and related services income				B910	132,000	18
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)				4070	1,147,000	19
a. Fiduciary and related services income-foreign offices (included in item 19)		B912	300,000			19.a
20. Less: Expenses				C058	N/A	20
21. Less: Net losses from fiduciary and related services				A488	N/A	21
22. Plus: Intracompany income credits for fiduciary and related services				B911	N/A	22
23. Net fiduciary and related services income				A491	N/A	23

Memoranda	Managed Assets			
	Dollar Amounts in Thousands	RCFD		Bil Mil Thou
1. Managed assets held in personal trust and agency accounts:				
a. Noninterest-bearing deposits		B913	N/A	M.1.a
b. Interest-bearing deposits		B914	N/A	M.1.b
c. U.S. Treasury and U.S. Government agency obligations		B915	N/A	M.1.c
d. State, county and municipal obligations		B916	N/A	M.1.d
e. Money market mutual funds		B917	N/A	M.1.e
f. Other short-term obligations		B918	N/A	M.1.f
g. Other notes and bonds		B919	N/A	M.1.g
h. Common and preferred stocks		B920	N/A	M.1.h
i. Real estate mortgages		B921	N/A	M.1.i
j. Real estate		B922	N/A	M.1.j
k. Miscellaneous assets		B923	N/A	M.1.k
l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)		B868	N/A	M.1.l

Schedule RC-T—Continued

Memoranda—Continued

		(Column A) Number of Issues		(Column B) Principal Amt Outstanding	
		Dollar Amounts in Thousands			
		Tril Bil Mil Thou		RCFD B928	
2. Corporate trust and agency accounts:	RCFD				
a. Corporate and municipal trusteeships _____	B927	N/A			N/A
b. Transfer agent, registrar, paying agent, and other corporate agency _____	B929	N/A			

M.2.a

M.2.b

		(Column A) Number of Funds		(Column B) Market Value of Fund Assets	
		Dollar Amounts in Thousands			
		RCFD		RCFD	
3. Collective investment funds and common trust funds:					
a. Domestic equity _____	B931	N/A	B932	N/A	
b. International/Global equity _____	B933	N/A	B934	N/A	
c. Stock/Bond blend _____	B935	N/A	B936	N/A	
d. Taxable bond _____	B937	N/A	B938	N/A	
e. Municipal bond _____	B939	N/A	B940	N/A	
f. Short term investments/Money market _____	B941	N/A	B942	N/A	
g. Specialty/Other _____	B943	N/A	B944	N/A	
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) _____	B945	N/A	B946	N/A	

M.3.a

M.3.b

M.3.c

M.3.d

M.3.e

M.3.f

M.3.g

M.3.h

		(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries	
		Dollar Amounts in Thousands					
		RIAD	Mil Thou	RIAD	Mil Thou	RIAD	Mil Thou
4. Fiduciary settlements, surcharges and other losses:							
a. Personal trust and agency accounts _____	B947	N/A	B948	N/A	B949	N/A	
b. Retirement related trust and agency accounts _____	B950	N/A	B951	N/A	B952	N/A	
c. Investment management agency accounts _____	B953	N/A	B954	N/A	B955	N/A	
d. Other fiduciary accounts and related services _____	B956	N/A	B957	N/A	B958	N/A	
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21) _____	B959	N/A	B960	N/A	B961	N/A	

M.4.a

M.4.b

M.4.c

M.4.d

M.4.e

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

Robert Call, Vice President
Name and Title (TEXT B962)

robcall@bankofny.com
E-mail Address (TEXT B926)

(212) 635-1396
Telephone: Area code/phone number/extension (TEXT B963)

(212) 635-8750
FAX: Area code/phone number (TEXT B964)

NAME AND ADDRESS OF BANK

**The Bank of New York
One Wall Street
New York, NY 10286**

OMB No. For OCC: 1557-0081
OMB No. For FDIC: 3064-0052
OMB No. For Federal Reserve: 7100-0036
Expiration Date: 3/31/2009

SPECIAL REPORT
(Dollar Amounts in Thousands)

CLOSE OF BUSINESS DATE

FDIC Certificate Number

06/30/2006

00639

LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date)

The following information is required by Public Laws 90-44 and 102-242, but does not constitute a part of the Report of Condition. With each Report of Condition, these Laws require all banks to furnish a report of all loans or other extensions of credit to their executive officers made since the date of the previous Report of Condition. Data regarding individual loans or other extensions of credit are not required. If no such loans or other extensions of credit were made during the period, insert "none" against subitem (a). *(Excluded the first \$15,000 of indebtedness of each executive officer under bank credit card plan.)*

See Sections 215.2 and 215.3 of Title 12 of the Code of Federal Regulations (Federal Reserve Board Regulation O) for the definitions of "executive officer" and "extension of credit," respectively. Exclude loans and other extensions of credit to directors and principal shareholders who are not executive officers.

			RCFD		
a. Number of loans made to executive officers since the previous Call Report date			3561		0
b. Total dollar amount of above loans (in thousands of dollars)			3562		0
c. Range of interest charged on above loans		RCFD	From	RCFD	To
(example: 9-3/4% = 9.75)		7701	0.00%	7702	0.00%

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)

REPORT OF CONDITION

Consolidating domestic and foreign subsidiaries of the
The Bank of New York
in the state of NY at close of business on June 30, 2006
 published in response to call made by (Enter additional information below)

Statement of Resources and Liabilities

Dollar Amounts in Thousands

ASSETS		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin _____		3,372,000
Interest-bearing balances _____		11,005,000
Securities:		
Held-to-maturity securities _____		2,269,000
Available-for-sale securities _____		23,124,000
Federal funds sold in domestic offices _____		490,000
Securities purchased under agreements to resell _____		252,000
Loans and lease financing receivables:		
Loans and leases held for sale _____		0
Loans and leases, net of unearned income _____	36,722,000	
LESS: Allowance for loan and lease losses _____	414,000	
Loans and leases, net of unearned income and allowance _____		36,308,000
Trading Assets _____		5,770,000
Premises and fixed assets (including capitalized leases) _____		848,000
Other real estate owned _____		0
Investments in unconsolidated subsidiaries and associated companies _____		302,000
Intangible assets:		
Goodwill _____		2,177,000
Other intangible assets _____		750,000
Other assets _____		7,196,000
Total assets _____		93,863,000

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

Deposits:		
In domestic offices _____		40,014,000
Noninterest-bearing _____	21,153,000	
Interest-bearing _____	18,861,000	
In foreign offices, Edge and Agreement subsidiaries, and IBFs _____		31,312,000
Noninterest-bearing _____	286,000	
Interest-bearing _____	31,026,000	
Federal funds purchased in domestic offices _____		839,000
Securities sold under agreements to repurchase _____		396,000
Trading liabilities _____		3,045,000
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____		1,670,000
Subordinated notes and debentures _____		1,955,000
Other liabilities _____		6,011,000
Total liabilities _____		85,242,000
Minority interest in consolidated subsidiaries _____		150,000

EQUITY CAPITAL

Perpetual preferred stock and related surplus _____	0
Common stock _____	1,135,000
Surplus _____	2,112,000
Retained earnings _____	5,444,000
Accumulated other comprehensive income _____	(220,000)
Other equity capital components _____	0
Total equity capital _____	8,471,000
Total liabilities, minority interest, and equity capital _____	93,863,000

We, the undersigned directors, attest to the correctness of this statement of resources and liabilities. We declare that is has been examined by us, and to the best of our knowledge and belief has been prepared in conformance with the instructions and is true and correct.

I, Thomas J. Mastro, Executive Vice President & Comptroller
(Name, Title)

of the above named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

Director #1

Director #2

Director #3
