

Federal Financial Institutions Examination Council



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

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

Report at the close of business **March 31, 2010**

(20100331)
(RCON9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).

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

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

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

- 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
- Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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

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

completed signature page (or a photocopy or a 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.

The Bank of New York Mellon

Legal Title of Bank (RSSD 9017)

New York

City (RSSD 9130)

NY

State Abbrev.(RSSD 9200)

10286

ZIP Code (RSSD 9220)

FDIC Certificate Number 00639
(RSSD 9050)

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 42.9 hours per respondent and is estimated to vary from 16 to 655 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

Secretary
Board of Governors of the Federal Reserve System
Washington, D.C. 20551

Legislative and Regulatory Analysis Division
Office of the Comptroller of the Currency
Washington, D.C. 20219

Assistant Executive Secretary
Federal Deposit Insurance Corporation
Washington, D.C. 20429

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.

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

Chief Financial Officer (or Equivalent) Signing the Reports

Thomas P. Gibbons

Name (TEXT C490)

Chief Financial Officer

Title (TEXT C491)

E-mail Address (TEXT C492)

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

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Robert L. De Paola

Name (TEXT C495)

Managing Director

Title (TEXT C496)

E-mail Address (TEXT 4086)

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

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 Contact

John A. Park

Name (TEXT C366)

Controller

Title (TEXT C367)

E-mail Address (TEXT C368)

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

FAX: Area code/phone number (TEXT C370)

Secondary Contact

Robert L. De Paola

Name (TEXT C371)

Managing Director

Title (TEXT C372)

E-mail Address (TEXT C373)

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

FAX: Area code/phone number (TEXT C375)

USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

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

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

Primary Contact

Matthew Biben

Name (TEXT C437)

Executive Vice President

Title (TEXT C438)

E-mail Address (TEXT C439)

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

Secondary Contact

Kevin Suttlehan

Name (TEXT C442)

Managing Counsel

Title (TEXT C443)

E-mail Address (TEXT C444)

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

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

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

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

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

Consolidated Report of Income for the period January 1, 2010 — March 31, 2010

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

Schedule RI—Income Statement

		Dollar Amounts in 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:						
(1) Loans secured by 1–4 family residential properties		4435		48,000		1.a.(1)(a)(1)
(2) All other loans secured by real estate		4436		3,000		1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers						
		4024		0		1.a.(1)(b)
(c) Commercial and industrial loans						
		4012		16,000		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		0		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		11,000		1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs						
		4059		37,000		1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))						
		4010		115,000		1.a.(3)
b. Income from lease financing receivables						
		4065		33,000		1.b.
c. Interest income on balances due from depository institutions ¹						
		4115		140,000		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		33,000		1.d.(1)
(2) Mortgage-backed securities						
		B489		368,000		1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)						
		4060		80,000		1.d.(3)
e. Interest income from trading assets						
		4069		3,000		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell						
		4020		0		1.f.
g. Other interest income						
		4518		1,000		1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)						
		4107		773,000		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		3,000		2.a.(1)(a)
(b) Nontransaction accounts:						
(1) Savings deposits (includes MMDAs)		0093		4,000		2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more		A517		1,000		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		28,000		2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase						
		4180		1,000		2.b.
c. Interest on trading liabilities and other borrowed money						
		4185		17,000		2.c.

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

Schedule RI—Continued

	Year-to date					
	RIAD	Bil	Mil	Thou		
Dollar Amounts in Thousands						
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures	4200		43,000		2.d.	
e. Total interest expense (sum of items 2.a. through 2.d.)	4073		97,000		2.e.	
3. Net interest income (item 1.h minus 2.e)				4074	676,000	3.
4. Provision for loan and lease losses				4230	57,000	4.
5. Noninterest income:						
a. Income from fiduciary activities ¹	4070		813,000		5.a.	
b. Service charges on deposit accounts in domestic offices.....	4080		100,000		5.b.	
c. Trading revenue ²	A220		218,000		5.c.	
d. (1) Fees and commissions from securities brokerage.....	C886		23,000		5.d.(1)	
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888		0		5.d.(2)	
(3) Fees and commissions from annuity sales.....	C887		0		5.d.(3)	
(4) Underwriting income from insurance and reinsurance activities.....	C386		0		5.d.(4)	
(5) Income from other insurance activities.....	C387		0		5.d.(5)	
e. Venture capital revenue	B491		1,000		5.e.	
f. Net servicing fees	B492		0		5.f.	
g. Net securitization income	B493		0		5.g.	
h. Not applicable						
i. Net gains (losses) on sales of loans and leases	5416		3,000		5.i.	
j. Net gains (losses) on sales of other real estate owned	5415		0		5.j.	
k. Net gains (losses) on sales of other assets (excluding securities)	B496		0		5.k.	
l. Other noninterest income*.....	B497		233,000		5.l.	
m. Total noninterest income (sum of items 5.a through 5.l)				4079	1,391,000	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	13,000	6.b.
7. Noninterest expense:						
a. Salaries and employee benefits	4135		715,000		7.a.	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		146,000		7.b.	
c. (1) Goodwill impairment losses.....	C216		0		7.c.(1)	
(2) Amortization expense and impairment losses for other intangible assets	C232		35,000		7.c.(2)	
d. Other noninterest expense *.....	4092		518,000		7.d.	
e. Total noninterest expense (sum of items 7.a through 7.d.)				4093	1,414,000	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	609,000	8.
9. Applicable income taxes (on item 8).....				4302	176,000	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....				4300	433,000	10.
11. Extraordinary items and other adjustments, net of income taxes*.....				4320	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)				G104	433,000	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)				G103	8,000	13.
14. Net income (loss) attributable to bank (item 12 minus item 13)				4340	425,000	14.

* Describe on Schedule RI-E--Explanations.

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

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

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

Year-to-date			
RIAD	Bil	Mil	Thou
4513			0

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..... M.1.

Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets¹

Does this bank apply? (YES/NO) YES

2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)..... M.2.

8431			0
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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) M.3.

4313			0
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4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) M.4.

4507			8,000
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5. Number of full-time equivalent employees at end of current period (round to nearest whole number)..... M.5.

Number	
4150	27,443

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 acquisition²..... M.7.

RIAD	CC	YY	MM	DD
9106				0

8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (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.):

Does this bank apply? (YES/NO) YES

Year-to-date			
RIAD	Bil	Mil	Thou
8757			44,000
8758			171,000
8759			5,000
8760			0
F186			(2,000)

a. Interest rate exposures..... M.8.a.
 b. Foreign exchange exposures..... M.8.b.
 c. Equity security and index exposures..... M.8.c.
 d. Commodity and other exposures..... M.8.d.
 e. Credit exposures..... M.8.e.

9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:

C889			(2,000)
C890			0

a. Net gains (losses) on credit derivatives held for trading..... M.9.a.
 b. Net gains (losses) on credit derivatives held for purposes other than trading..... M.9.b.

10. Credit losses on derivatives (see instructions)..... M.10.

A251			0
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11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?..... M.11.

RIAD	Yes	No
A530		NO

Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.

Year-to-date			
RIAD	Bil	Mil	Thou
F228			0

12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1))..... M.12.

¹ The \$1 billion asset size test is generally based on the total assets reported in the **June 30, 2009**, Report of Condition.

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

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

	Year-to-date				
	RIAD	Bil	Mil	Thou	
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>					
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets	F551			0	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk					
.....	F552			0	M.13.a.(1)
b. Net gains (losses) on liabilities	F553			0	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk					
.....	F554			0	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:					
a. Total other-than-temporary impairment losses.....	J319			9,000	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes).....	J320			2,000	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	J321			7,000	M.14.c.

Schedule RI-A—Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 200c, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217		13,373,000		1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles *	B507		(24,000)		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508		13,349,000		3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340		425,000		4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509		0		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		0		9.
10. Other comprehensive income ¹	B511		338,000		10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8 or 9 above).....	4415		39,000		11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27a).....	3210		14,151,000		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 pension and other postretirement plan-related changes other than net periodic benefit cost.

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

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

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.

	(Column A) Charge-offs ¹				(Column B) Recoveries					
	Calendar year-to-date									
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou		
Dollar Amounts in Thousands										
1. Loans secured by real estate:										
a. Construction, land development, and other land loans in domestic offices										
(1) 1–4 family residential construction loans	C891		5,000		C892		0			1.a.(1)
(2) Other construction loans and all land development and other land loans	C893		0		C894		0			1.a.(2)
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		11,000		C217		1,000			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:										
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895		0		C896		0			1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897		0		C898		0			1.e.(2)
f. In foreign offices	B512		0		B513		0			1.f.

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

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs ¹				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
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			0	4617			11,000	4.a.
b. To non-U.S. addressees (domicile).....	4646			0	4618			0	4.b.
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			0	B517			0	5.b.
6. Loans to foreign governments and official institutions.....	4643			0	4627			0	6.
7. All other loans.....	4644			20,000	4628			0	7.
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures.....	F185			0	F187			0	8.a.
b. All other leases.....	C880			0	F188			0	8.b.
9. Total (sum of items 1 through 8).....	4635			36,000	4605			12,000	9.

Memoranda	(Column A) Charge-offs ¹				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
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. addressees (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.

Does this apply to this bank? (YES/NO)

NO

	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				M.4.

¹ Include write-downs arising from transfers of loans to the 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	
1.	Balance most recently reported for the December 31, 2009, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522			475,000	1.
2.	Recoveries (must equal part I, item 9, column B above).....	4605			12,000	2.
3.	LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, part II, item 4).....	C079			36,000	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			57,000	5.
6.	Adjustments* (see instructions for this schedule).....	C233			0	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			508,000	7.

* Describe on Schedule RI-E--Explanations

Memoranda

Dollar Amounts in Thousands		RIAD	Bil	Mil	Thou	
1.	Allocated transfer risk reserve included in Schedule RI-B, part II, Item 7, above.....	C435			0	M.1.
<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>						
2.	Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389				M.2.
3.	Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390				M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>						
4.	Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with FASB ASC 310-30 (former 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.

Does this bank apply? (YES/NO) YES

Dollar Amounts in Thousands		Year-to-date				
		RIAD	Bil	Mil	Thou	
1.	Total interest income in foreign offices.....	C899			190,000	1.
2.	Total interest expense in foreign offices.....	C900			42,000	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			493,000	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			403,000	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			0	7.
8.	Applicable income taxes (on items 1 through 7).....	C909			100,000	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 eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....	C911			138,000	10.
11.	Not applicable					11.
12.	Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913			(3,000)	12.
13.	Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	C914			135,000	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 Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

		Year-to-date			
		RIAD	Bil	Mil	Thou
Dollar Amounts in Thousands					
1. Other noninterest income (from Schedule RI, item 5.I).					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, Item 5.I:					
a.	Income and fees from the printing and sale of checks	C013		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.	Net change in the fair values of financial instruments accounted for under a fair value option	F229		0	1.f.
g.	Bank card and credit card interchange fees	F555		0	1.g.
h.	Gains on bargain purchases	J447		0	1.h.
i.	TEXT 4461 Interaffiliate Income	4461		62,000	1.i.
j.	TEXT 4462	4462		0	1.j.
k.	TEXT 4463	4463		0	1.k.
2. Other noninterest expense (from Schedule RI, item 7.d).					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:					
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		31,000	2.f.
g.	FDIC deposit insurance assessments	4146		0	2.g.
h.	Accounting and auditing expenses	F556		0	2.h.
i.	Consulting and advisory expenses	F557		38,000	2.i.
j.	Automated teller machine (ATM) and interchange expenses	F558		0	2.j.
k.	Telecommunications expenses	F559		0	2.k.
l.	TEXT 4464 Computer Software	4464		74,000	2.l.
m.	TEXT 4467 Computer Systems	4467		64,000	2.m.
n.	TEXT 4468 Sub Custodian Charge	4468		52,000	2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):					
a.	(1) TEXT 4469	4469		0	3.a.(1)
	(2) Applicable income tax effect	4486		0	3.a.(2)
b.	(1) TEXT 4487	4487		0	3.b.(1)
	(2) Applicable income tax effect	4488		0	3.b.(2)
c.	(1) TEXT 4489	4489		0	3.c.(1)
	(2) Applicable income tax effect	4491		0	3.c.(2)

Schedule RI-E—Continued

		Year-to-date			
		RIAD	Bil	Mil	Thou
Dollar Amounts in Thousands					
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
a. Cumulative effect of the initial application of FASB ASC 810-10 (former FAS 167) related to newly consolidated variable interest entities		J536		(24,000)	4.a.
b. TEXT B527		B527		0	4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a. TEXT 4498 Deferred Taxes on Goodwill		4498		(4,000)	5.a.
b. TEXT 4499 Awards of Parent Stock		4499		43,000	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a. TEXT 4521		4521		0	6.a.
b. TEXT 4522		4522		0	6.b.

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

RIAD	Yes	No
4769	NO	

Comments?.....

Other explanations (please type or print clearly):

(TEXT 4769)

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

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

Schedule RC—Balance Sheet

	Dollar Amounts in Thousands					
	RCFD	Tril	Bil	Mil	Thou	
ASSETS						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin ¹	0081				2,640,000	1.a.
b. Interest-bearing balances ²	0071				59,828,000	1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A).....	1754				4,111,000	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	1773				48,709,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:	RCFN					
a. Federal funds sold in domestic offices.....	B987				308,000	3.a.
	RCFD					
b. Securities purchased under agreements to resell ³	B989				538,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):	RCFD					
a. Loans and leases held for sale.....	5369				26,000	4.a.
b. Loans and leases, net of unearned income.....	B528	22,881,000				4.b.
c. LESS: Allowance for loan and lease losses.....	3123	508,000				4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	B529				22,373,000	4.d.
5. Trading assets (from Schedule RC-D).....	3545				4,433,000	5.
6. Premises and fixed assets (including capitalized leases).....	2145				1,044,000	6.
7. Other real estate owned (from Schedule RC-M).....	2150				5,000	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	2130				916,000	8.
9. Direct and indirect investments in real estate ventures.....	3656				0	9.
10. Intangible assets:						
a. Goodwill.....	3163				4,934,000	10.a.
b. Other intangible assets (from Schedule RC-M).....	0426				1,428,000	10.b.
11. Other assets (from Schedule RC-F).....	2160				10,771,000	11.
12. Total assets (sum of items 1 through 11).....	2170				162,064,000	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

	RCON	Tril	Bil	Mil	Thou	
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	2200				55,305,000	13.a.
(1) Noninterest-bearing ¹	RCON	6631			27,276,000	13.a.(1)
(2) Interest-bearing.....	RCON	6636			28,029,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN					
(1) Noninterest-bearing.....	2200				74,195,000	13.b.
(2) Interest-bearing.....	RCFN	6631			2,725,000	13.b.(1)
(2) Interest-bearing.....	RCFN	6636			71,470,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices ²	RCON	B993			3,001,000	14.a.
b. Securities sold under agreements to repurchase ³	RCFD	B995			10,000	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD	3548			5,509,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCFD	3190			1,551,000	16.
17. and 18. Not applicable						
19. Subordinated notes and debentures ⁴	3200				3,490,000	19.
20. Other liabilities (from Schedule RC-G).....	2930				4,486,000	20.
21. Total liabilities (sum of items 13 through 20).....	2948				147,547,000	21.
22. Not applicable						
EQUITY CAPITAL						
Bank 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				8,536,000	25.
26. a. Retained earnings.....	3632				5,807,000	26.a.
b. Accumulated other comprehensive income ⁵	B530				(1,327,000)	26.b.
c. Other equity capital components ⁶	A130				0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210				14,151,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000				366,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105				14,517,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300				162,064,000	29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2009.....	RCFD	Number	
	6724		2 M.1.

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

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date	RCON	MM	DD	
	8678			12 31 M.2.

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.

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	Dollar Amounts in Thousands								
	RCFD	Bil	Mil	Thou	RCFN	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022		1,336,000						1.
a. Cash items in process of collection and unposted debits.....					0020		1,162,000		1.a.
b. Currency and coin.....					0080		173,000		1.b.
2. Balances due from depository institutions in the U.S.:.....					0082		5,388,000		2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	0083		1,100,000						2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	0085		5,666,000						2.b.
3. Balances due from banks in foreign countries and foreign central banks.....					0070		296,000		3.
a. Foreign branches of other U.S. banks.....	0073		302,000						3.a.
b. Other banks in foreign countries and foreign central banks.....	0074		43,423,000						3.b.
4. Balances due from Federal Reserve Banks.....	0090		10,641,000	0090			10,641,000		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		62,468,000	0010			17,660,000		5.

Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
1. U.S. Treasury securities.....	0211		0		0213		0		1286		6,381,000		1287		6,427,000		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		0		1295		0		1297		1,138,000		1298		1,157,000		2.b.
3. Securities issued by states and political subdivisions in the U.S.....	8496		146,000		8497		148,000		8498		536,000		8499		504,000		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. Residential mortgage pass-through securities:																
(1) Guaranteed by GNMA.....	G300		153,000		G301		162,000		G302		592,000		G303		602,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304		309,000		G305		331,000		G306		13,032,000		G307		13,226,000	4.a.(2)
(3) Other pass-through securities.....	G308		0		G309		0		G310		0		G311		0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G312		32,000		G313		34,000		G314		2,996,000		G315		3,060,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....	G316		25,000		G317		27,000		G318		0		G319		0	4.b.(2)
(3) All other residential MBS.....	G320		3,431,000		G321		3,343,000		G322		8,987,000		G323		8,597,000	4.b.(3)
c. Commercial MBS:																
(1) Commercial mortgage pass-through securities.....	G324		11,000		G325		7,000		G326		10,000		G327		11,000	4.c.(1)
(2) Other commercial MBS.....	G328		0		G329		0		G330		2,669,000		G331		2,591,000	4.c.(2)
5. Asset-backed securities and structured financial products:																
a. Asset-backed securities (ABS).....	C026		0		C988		0		C989		680,000		C027		660,000	5.a.
b. Structured financial products:																
(1) Cash.....	G336		0		G337		0		G338		149,000		G339		144,000	5.b.(1)
(2) Synthetic.....	G340		0		G341		0		G342		33,000		G343		29,000	5.b.(2)
(3) Hybrid.....	G344		0		G345		0		G346		84,000		G347		74,000	5.b.(3)
6. Other debt securities:																
a. Other domestic debt securities.....	1737		0		1738		0		1739		2,223,000		1741		2,266,000	6.a.
b. Foreign debt securities.....	1742		4,000		1743		4,000		1744		8,315,000		1746		8,409,000	6.b.

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	
7. Investments in mutual funds and other equity securities with readily determinable fair values ¹									A510		951,000		A511		952,000		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		4,111,000		1771		4,056,000		1772		48,776,000		1773		48,709,000		8.

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

Memoranda

	Dollar Amounts in Thousands				
	RCFD	Bil	Mil	Thou	
1. Pledged securities ¹	0416		29,536,000		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		2,267,000		M.2.a.(1)
(2) Over three months through 12 months.....	A550		2,911,000		M.2.a.(2)
(3) Over one year through three years.....	A551		12,168,000		M.2.a.(3)
(4) Over three years through five years.....	A552		1,362,000		M.2.a.(4)
(5) Over five years through 15 years.....	A553		272,000		M.2.a.(5)
(6) Over 15 years.....	A554		862,000		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		1,167,000		M.2.b.(1)
(2) Over three months through 12 months.....	A556		88,000		M.2.b.(2)
(3) Over one year through three years.....	A557		3,322,000		M.2.b.(3)
(4) Over three years through five years.....	A558		8,230,000		M.2.b.(4)
(5) Over five years through 15 years.....	A559		1,426,000		M.2.b.(5)
(6) Over 15 years.....	A560		57,000		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		12,453,000		M.2.c.(1)
(2) Over three years.....	A562		5,283,000		M.2.c.(2)

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

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

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

Schedule RC-B—Continued

Memoranda-Continued

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
2. d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248		2,830,000		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.

	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	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.¹</i>																	
Does this bank apply? (YES/NO)	YES																
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):																	
a. Credit card receivables.....	B838		0		B839		0		B840		589,000		B841		588,000		M.5.a.
b. Home equity lines.....	B842		0		B843		0		B844		1,000		B845		2,000		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		90,000		B857		70,000		M.5.e.
f. Other.....	B858		0		B859		0		B860		0		B861		0		M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):																	
a. Trust preferred securities issued by financial institutions.....	G348		0		G349		0		G350		0		G351		0		M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352		0		G353		0		G354		0		G355		0		M.6.b.
c. Corporate and similar loans.....	G356		0		G357		0		G358		233,000		G359		218,000		M.6.c.

¹ The \$1 billion asset size test is generally based on the total assets reported on the **June 30, 2009**, Report of Condition.

Schedule RC-B—Continued

Memoranda-Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A)				(Column B)				(Column C)				(Column D)				
	Amortized Cost				Fair Value				Amortized Cost				Fair Value				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
6. d. 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs).....	G360			0	G361			0	G362			0	G363			0	M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G364			0	G365			0	G366			0	G367			0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368			0	G369			0	G370			33,000	G371			29,000	M.6.f.
g. Other collateral or reference assets.....	G372			0	G373			0	G374			0	G375			0	M.6.g.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCO	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans secured by real estate.....	1410	5,583,000							1.
a. Construction, land development, and other land loans									
(1) 1–4 family residential construction loans	F158				0				1.a.(1)
(2) Other construction loans and all land development and other land loans	F159				161,000				1.a.(2)
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				0				1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens.....	5367				4,174,000				1.c.(2)(a)
(b) Secured by junior liens.....	5368				8,000				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....	1460				388,000				1.d.
e. Secured by nonfarm nonresidential properties.....									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160				0				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F161				349,000				1.e.(2)
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S.	B531				3,000				2.a.
(1) To U.S. branches and agencies of foreign banks.....	B532	17,000							2.a.(1)
(2) To other commercial banks in the U.S.	B533	150,000							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	725,000			2.c.
(1) To foreign branches of other U.S. banks.....	B536	7,000							2.c.(1)
(2) To other banks in foreign countries.....	B537	4,339,000							2.c.(2)
3. Loans to finance agricultural production and other loans to farmers.....	1590	7,000			1590	0			3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile).....	1763	2,575,000			1763	415,000			4.a.
b. To non-U.S. addressees (domicile).....	1764	405,000			1764	9,000			4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expendi- tures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards	B538	0			B538	0			6.a.
b. Other revolving credit plans	B539	0			B539	0			6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	72,000			2011	72,000			6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	110,000			2081	2,000			7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	90,000			2107	38,000			8.

Schedule RC-C—Continued

Part I. Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
9. Loans to nondepository financial institutions and other loans.....	1563	6,195,000							9.
a. Loans to nondepository financial institutions.....					J454	1,881,000			9.a.
b. Other loans:									
(1) Loans for purchasing or carrying securities (secured and unsecured).....					1545	1,170,000			9.b.(1)
(2) All other loans (exclude consumer loans).....					J451	239,000			9.b.(2)
10. Lease financing receivables (net of unearned income):					2165	3,387,000			10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0							10.a.
b. All other leases.....	F163	3,387,000							10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	30,000			2123	29,000			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	22,907,000			2122	12,992,000			12.

Memoranda

	Dollar Amounts in Thousands				
	RCON	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) :					
a. Loans secured by 1-4 family residential properties in domestic offices	F576	0			M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCFD				
	1616	0			M.1.b.
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	349,000			M.2.a.(1)
(2) Over three months through 12 months.....	A565	516,000			M.2.a.(2)
(3) Over one year through three years.....	A566	601,000			M.2.a.(3)
(4) Over three years through five years.....	A567	642,000			M.2.a.(4)
(5) Over five years through 15 years.....	A568	812,000			M.2.a.(5)
(6) Over 15 years.....	A569	1,054,000			M.2.a.(6)

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.

Schedule RC-C—Continued

Part I. Continued

Memoranda - Continued

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
2. b. All loans and leases (reported in Schedule RC-C, part I, 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: ^{1,2}					
(1) Three months or less.....	A570		13,649,000		M.2.b.(1)
(2) Over three months through 12 months.....	A571		634,000		M.2.b.(2)
(3) Over one year through three years.....	A572		157,000		M.2.b.(3)
(4) Over three years through five years.....	A573		162,000		M.2.b.(4)
(5) Over five years through 15 years.....	A574		1,948,000		M.2.b.(5)
(6) Over 15 years.....	A575		2,021,000		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		8,457,000		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 ³	2746		301,000		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		2,219,000		M.4.
5. Loans secured by real estate to non-U.S. addressees (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				M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former 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.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	RCON				
	F230		0		M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2009, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>					
Does this bank apply? (YES/NO)	NO				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	F231				M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above	F232				M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577		97,000		M.9.

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

² 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.

³ Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-C—Continued

Part I. Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>									
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):									
a. Loans secured by real estate	F608			0					M.10.a.
(1) Construction, land development, and other land loans					F578			0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					F579			0	M.10.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					F580			0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(1) Secured by first liens					F581			0	M.10.a.(3)(b)(1)
(2) Secured by junior liens					F582			0	M.10.a.(3)(b)(2)
10. a. (4) Secured by multifamily (5 or more) residential properties					F583			0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties					F584			0	M.10.a.(5)
b. Commercial and industrial loans	F585			180,000	F585			180,000	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F586			0	F586			0	M.10.c.(1)
(2) Other revolving credit plans	F587			0	F587			0	M.10.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	F588			0	F588			0	M.10.c.(3)
d. Other loans	F589			0	F589			0	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):									
a. Loans secured by real estate	F609			0					M.11.a
(1) Construction, and land development, and other land loans					F590			0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					F591			0	M.11.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					F592			0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(1) Secured by first liens					F593			0	M.11.a.(3)(b)(1)
(2) Secured by junior liens					F594			0	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties					F595			0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties					F596			0	M.11.a.(5)
b. Commercial and industrial loans	F597			183,000	F597			183,000	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F598			0	F598			0	M.11.c.(1)
(2) Other revolving credit plans	F599			0	F599			0	M.11.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	F600			0	F600			0	M.11.c.(3)
d. Other loans	F601			0	F601			0	M.11.d.

Schedule RC-C—Continued

Part I. Continued

Memoranda - Continued

	(Column A) Fair value of acquired loans and leases at acquisition date				(Column B) Gross contractual amounts receivable at acquisition date				(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:													
a. Loans secured by real estate	G091			0	G092			0	G093			0	M.12.a.
b. Commercial and industrial loans	G094			0	G095			0	G096			0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	G097			0	G098			0	G099			0	M.12.c.
d. All other loans and all leases	G100			0	G101			0	G102			0	M.12.d.

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands					
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a., column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2009.</i>					
Does this bank apply? (YES/NO)	NO				
13. Construction, land development, and other land loans in domestic offices with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	G376				M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).....	RIAD				M.13.b.
	G377				
<i>Memorandum item 14 is to be completed by all banks.</i>					
14. Pledged loans and leases.....	RCFD				
	G378			0	M.14.
Memorandum item 15 is to be completed for the December report only.					
15. Reverse mortgages in domestic offices:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCON				
(2) Proprietary reverse mortgages.....	J466			0	M.15.a.(1)
	J467			0	M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468			0	M.15.b.(1)
(2) Proprietary reverse mortgages.....	J469			0	M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470			0	M.15.c.(1)
(2) Proprietary reverse mortgages.....	J471			0	M.15.c.(2)

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Loans to Small Businesses

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

RCON	Yes	No
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:

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

Number of Loans	
RCON	
5562	
5563	

2.a.

2.b.

	Column A		(Column B) Amount Currently Outstanding			
	Number of Loans					
Dollar Amounts in Thousands	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, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):						
a. With original amounts of \$100,000 or less	5564	0	5565			0
b. With original amounts of more than \$100,000 through \$250,000	5566	0	5567			0
c. With original amounts of more than \$250,000 through \$1,000,000	5568	13	5569			6,000
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	75	5571			1,000
b. With original amounts of more than \$100,000 through \$250,000	5572	38	5573			2,000
c. With original amounts of more than \$250,000 through \$1,000,000	5574	44	5575			7,000

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

RCON	Yes	No
6860	X	

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.).....
- 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.)

Number of Loans	
RCON	
5576	
5577	

6.a.

6.b.

	Column A		(Column B) Amount Currently Outstanding			
	Number of Loans		RCON	Bil	Mil	Thou
Dollar Amounts in Thousands						
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.....	5578		5579			7.a.
b. With original amounts of more than \$100,000 through \$250,000	5580		5581			7.b.
c. With original amounts of more than \$250,000 through \$500,000	5582		5583			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.....	5584		5585			8.a.
b. With original amounts of more than \$100,000 through \$250,000	5586		5587			8.b.
c. With original amounts of more than \$250,000 through \$500,000	5588		5589			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 in any of the four preceding calendar quarters.

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
ASSETS									
1. U.S. Treasury securities	3531	655,000			3531	655,000			1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532	0			3532	0			2.
3. Securities issued by states and political subdivisions in the U.S.	3533	0			3533	0			3.
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	0			G379	0			4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	G380	0			G380	0			4.b.
c. All other residential MBS.....	G381	0			G381	0			4.c.
d. Commercial MBS.....	G382	0			G382	0			4.d.
5. Other debt securities:									
a. Structured financial products:									
(1) Cash.....	G383	0			G383	0			5.a.(1)
(2) Synthetic.....	G384	0			G384	0			5.a.(2)
(3) Hybrid.....	G385	0			G385	0			5.a.(3)
b. All other debt securities.....	G386	12,000			G386	12,000			5.b.
6. Loans:									
a. Loans secured by real estate	F610	0							6.a.
(1) Construction, land development, and other land loans					F604	0			6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					F605	0			6.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					F606	0			6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(1) Secured by first liens					F607	0			6.a.(3)(b)(1)
(2) Secured by junior liens					F611	0			6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties					F612	0			6.a.(4)
(5) Secured by nonfarm nonresidential properties					F613	0			6.a.(5)
b. Commercial and industrial loans	F614	8,000			F614	8,000			6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F615	0			F615	0			6.c.(1)
(2) Other revolving credit plans	F616	0			F616	0			6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	F617	0			F617	0			6.c.(3)
d. Other loans	F618	0			F618	0			6.d.
7.-8. Not applicable									
9. Other trading assets.....	3541	55,000			3541	55,000			9.
10. Not Applicable									
11. Derivatives with a positive fair value:	3543	3,703,000			3543	2,797,000			11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	4,433,000			3545	3,527,000			12.

Schedule RC-D—Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
LIABILITIES								
13. a. Liability for short positions.....	3546		781,000		3546		781,000	13.a.
b. Other trading liabilities.....	F624		0		F624		0	13.b.
14. Derivatives with a negative fair value	3547		4,728,000		3547		3,888,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548		5,509,000		3548		4,669,000	15.

Memoranda

	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):								
a. Loans secured by real estate	F790		0					M.1.a.
(1) Construction, land development, and other land loans					F625		0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					F626		0	M.1.a.(2)
(3) Secured by 1–4 family residential properties:								
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....					F627		0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:								
(1) Secured by first liens					F628		0	M.1.a.(3)(b)(1)
(2) Secured by junior liens					F629		0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties					F630		0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties					F631		0	M.1.a.(5)
b. Commercial and industrial loans	F632		8,000		F632		8,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards	F633		0		F633		0	M.1.c.(1)
(2) Other revolving credit plans	F634		0		F634		0	M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	F635		0		F635		0	M.1.c.(3)
d. Other loans	F636		0		F636		0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:								
a. Fair value	F639		0		F639		0	M.2.a.
b. Unpaid principal balance	F640		0		F640		0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):								
a. Trust preferred securities issued by financial institutions.....	G299		0		G299		0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332		0		G332		0	M.3.b.
c. Corporate and similar loans.....	G333		0		G333		0	M.3.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334		0		G334		0	M.3.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G335		0		G335		0	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651		0		G651		0	M.3.f.
g. Other collateral or reference assets.....	G652		0		G652		0	M.3.g.
4. Pledged trading assets:								
a. Pledged securities.....	G387		0		G387		0	M.4.a.
b. Pledged loans.....	G388		0		G388		0	M.4.b.

Schedule RC-D—Continued

Memoranda - Continued

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

Does this bank apply? (YES/NO) YES

		Dollar Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
5. Asset-backed securities:						
a.	Credit card receivables	F643			0	M.5.a.
b.	Home equity lines	F644			0	M.5.b.
c.	Automobile loans	F645			0	M.5.c.
d.	Other consumer loans	F646			0	M.5.d.
e.	Commercial and industrial loans	F647			0	M.5.e.
f.	Other	F648			0	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)						
		F651			0	M.6.
7. Equity securities:						
a.	Readily determinable fair values	F652		54,000		M.7.a.
b.	Other	F653			0	M.7.b.
8. Loans pending securitization						
		F654			0	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):						
a.	TEXT F655	F655			0	M.9.a.
b.	TEXT F656	F656			0	M.9.b.
c.	TEXT F657	F657			0	M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):						
a.	TEXT F658	F658			0	M.10.a.
b.	TEXT F659	F659			0	M.10.b.
c.	TEXT F660	F660			0	M.10.c.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

	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
Dollar Amounts in Thousands												
Deposits of:												
1. Individuals, partnerships, and corporations (include all certified and official checks)	B549	19,458,000						B550	32,563,000		1.	
2. U.S. Government.....	2202	12,000						2520	0		2.	
3. States and political subdivisions in the U.S.	2203	492,000						2530	123,000		3.	
4. Commercial banks and other depository institutions in the U.S.	B551	582,000						B552	26,000		4.	
5. Banks in foreign countries.....	2213	1,817,000						2236	100,000		5.	
6. Foreign governments and official institutions (including foreign central banks).....	2216	130,000						2377	2,000		6.	
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	22,491,000		2210	21,691,000		2385	32,814,000		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	0			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) Brokered deposits of less than \$100,000	2343	0			M.1.c.(1)
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472	0			M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued 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 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	0			M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs).....	6810	8,889,000			M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	0352	70,000			M.2.a.(2)
b. Total time deposits of less than \$100,000.....	6648	2,000			M.2.b.
c. Total time deposits of \$100,000 through \$250,000	J473	2,000			M.2.c.
d. Total time deposits of more than \$250,000	J474	23,851,000			M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233	0			M.2.e.

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

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			0	M.3.a.(1)
(2) Over three months through 12 months.....		A580		2,000		M.3.a.(2)
(3) Over one year through three years.....		A581			0	M.3.a.(3)
(4) Over three years.....		A582			0	M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum item 3.a.(1) and 3.a.(2) above) ³						
		A241		2,000		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		23,819,000		M.4.a.(1)
(2) Over three months through 12 months.....		A585		13,000		M.4.a.(2)
(3) Over one year through three years.....		A586		11,000		M.4.a.(3)
(4) Over three years.....		A587		10,000		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		23,832,000		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, **sum of Memorandum items 2.c and 2.d.**

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

Dollar Amounts in Thousands		RCFN	Bil	Mil	Thou	
Deposits of:						
1. Individuals, partnerships, and corporations (include all certified and official checks)		B553		59,743,000		1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions		B554		1,616,000		2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)		2625		9,985,000		3.
4. Foreign governments and official institutions (including foreign central banks).....		2650		2,251,000		4.
5. U.S. Government and states and political subdivisions in the U.S.		B555		600,000		5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....		2200		74,195,000		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		25,164,000		M.1.

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou			
1.	Accrued interest receivable ¹			B556			532,000	1.		
2.	Net deferred tax assets ²			2148			237,000	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			346,000	4.		
5.	Life insurance assets.....			C009			2,829,000	5.		
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....			2168			6,827,000	6.		
a.	Prepaid expenses (excluding prepaid assessments).....	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.	FDIC loss-sharing indemnification assets	J448	0					6.e.		
f.	Prepaid deposit insurance assessments	J449	0					6.f.		
g.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 50px;">TEXT 3549</td><td>Accounts Receivable</td></tr></table>	TEXT 3549	Accounts Receivable	3549	2,118,000					6.g.
TEXT 3549	Accounts Receivable									
h.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 50px;">TEXT 3550</td><td></td></tr></table>	TEXT 3550		3550	0					6.h.
TEXT 3550										
i.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 50px;">TEXT 3551</td><td></td></tr></table>	TEXT 3551		3551	0					6.i.
TEXT 3551										
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160			10,771,000	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			0	1.a.		
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD						
				3646			1,345,000	1.b.		
2.	Net deferred tax liabilities ²			3049			0	2.		
3.	Allowance for credit losses on off-balance sheet credit exposures			B557			117,000	3.		
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....			2938			3,024,000	4.		
a.	Accounts payable.....	3066	1,670,000					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.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 50px;">TEXT 3552</td><td></td></tr></table>	TEXT 3552		3552	0					4.e.
TEXT 3552										
f.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 50px;">TEXT 3553</td><td></td></tr></table>	TEXT 3553		3553	0					4.f.
TEXT 3553										
g.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 50px;">TEXT 3554</td><td></td></tr></table>	TEXT 3554		3554	0					4.g.
TEXT 3554										
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930			4,486,000	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, include "dividends" accrued and unpaid on deposits.

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

	Domestic Offices			
	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands				
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....	B989		538,000	3.
4. Securities sold under agreements to repurchase.....	B995		10,000	4.
5. Other borrowed money.....	3190		819,000	5.
<i>EITHER</i>				
6. Net due <i>from</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	2163		0	6.
<i>OR</i>				
7. Net due <i>to</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	2941		5,753,000	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries and IBFs).....	2192		88,314,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries and IBFs).....	3129		68,044,000	9.

	(Column A) Amortized Cost of Held-to-Maturity Securities				(Column B) Fair Value of Available-for-Sale Securities				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
10. U.S. Treasury securities.....	0211			0	1287			6,151,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492			0	8495			1,157,000	11.
12. Securities issued by states and political subdivisions in the U.S.....	8496			146,000	8499			504,000	12.
13. Mortgage-backed securities (MBS):									
a. Mortgage pass-through securities:									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389			463,000	G390			13,828,000	13.a.(1)
(2) Other mortgage pass-through securities.....	1709			0	1713			11,000	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G393			32,000	G394			3,060,000	13.b.(1)
(2) All other mortgage-backed securities.....	1733			481,000	1736			9,423,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397			0	G398			2,855,000	14.
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399			0	G400			129,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values.....					A511			848,000	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	1754			1,122,000	1773			37,966,000	17.

	RCON	Bil	Mil	Thou	
18. Equity securities that do not have readily determinable fair values	1752			346,000	18.

Schedule RC-I—Assets and Liabilities of IBFs

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

Does this bank have IBFs and other "foreign" offices? (YES/NO) YES

	Dollar Amounts in Thousands				
	RCFN	Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133			13,568,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21)	2898			6,082,000	2.

Schedule RC-K—Quarterly Averages¹

Dollar Amounts in Thousands

	RCFD	Tril	Bil	Mil	Thou	
ASSETS						
1. Interest-bearing balances due from depository institutions.....	3381				62,526,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage-backed securities)	B558				7,428,000	2.
3. Mortgage-backed securities ²	B559				32,300,000	3.
4. All other securities ^{2,3} (includes securities issued by states and political subdivisions in the U.S.).....	B560				13,245,000	4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365				298,000	5.
6. Loans:						
a. Loans in domestic offices:	RCFN					
(1) Total loans	3360				9,716,000	6.a.(1)
(2) Loans secured by real estate						
(a) Loans secured by 1–4 family residential properties	3465				4,157,000	6.a.(2)(a)
(b) All other loans secured by real estate	3466				918,000	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers	3386				0	6.a.(3)
(4) Commercial and industrial loans	3387				524,000	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit Cards.....	B561				0	6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B562				72,000	6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN	3360			9,495,000	6.b.
7. Trading assets.....	RCFD	3401			5,422,000	7.
8. Lease financing receivables (net of unearned income).....	RCFD	3484			3,426,000	8.
9. Total assets ⁴	RCFD	3368			164,784,000	9.
LIABILITIES						
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	3485				753,000	10.
11. Nontransaction accounts in domestic offices:						
a. Savings deposits (includes MMDAs)	B563				12,519,000	11.a.
b. Time deposits of \$100,000 or more.....	A514				20,527,000	11.b.
c. Time deposits of less than \$100,000.....	A529				8,000	11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN	3404			90,965,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD	3353			2,425,000	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD	3355			2,372,000	14.

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

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

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

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

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			0	1.a.
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>					
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included item 1.a above)	RCFN				
	J477			0	1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above)	J478			0	1.a.(2)
	RCFD				
b. Credit card lines.....	3815			0	1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.¹ (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>					
(1) Unused consumer credit card lines.....	J455			0	1.b.(1)
(2) Other unused credit card lines.....	J456			0	1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:					
(1) Secured by real estate:					
(a) 1-4 family residential construction loan commitments	F164			0	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	F165		194,000		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....	6550		6,000		1.c.(2)
d. Securities underwriting.....	3817			0	1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans.....	J457		17,943,000		1.e.(1)
(2) Loans to financial institutions.....	J458		1,258,000		1.e.(2)
(3) All other unused commitments.....	J459		10,892,000		1.e.(3)
2. Financial standby letters of credit.....					
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>					
a. Amount of financial standby letters of credit conveyed to others.....	3820		2,166,000		2.a.
3. Performance standby letters of credit					
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>					
a. Amount of performance standby letters of credit conveyed to others.....	3822		117,000		3.a.
4. Commercial and similar letters of credit.....					
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....					
	3433		252,773,000		6.
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default swaps.....	C968		2,000	C969	814,000
(2) Total return swaps.....	C970		0	C971	0
(3) Credit options.....	C972		0	C973	0
(4) Other credit derivatives.....	C974		0	C975	0
b. Gross fair values:					
(1) Gross positive fair value.....	C219		0	C221	1,000
(2) Gross negative fair value.....	C220		0	C222	9,000

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

Schedule RC-L—Continued

		Dollar Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
7. c. Notational amounts by regulatory capital treatment: ¹						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection.....	G401			2,000		7.c.(1)(a)
(b) Purchased protection.....	G402			814,000		7.c.(1)(b)
(2) All other positions:						
(a) Sold protection.....	G403			0		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404			0		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405			0		7.c.(2)(c)

		Remaining Maturity of:											
		(Column A) One Year or Less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years			
		RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
7. d. Notational amounts by remaining maturity:													
(1) Sold credit protection: ²													
(a) Investment grade.....	G406			0	G407			0	G408			0	7.d.(1)(a)
(b) Subinvestment grade.....	G409			0	G410			2,000	G411			0	7.d.(1)(b)
(2) Purchased credit protection: ³													
(a) Investment grade.....	G412			180,000	G413			575,000	G414			0	7.d.(2)(a)
(b) Subinvestment grade.....	G415			15,000	G416			44,000	G417			0	7.d.(2)(b)

		RCFD	Bil	Mil	Thou	
8. Spot foreign exchange contracts.....						
		8765			52,642,000	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....						
		3430			5,543,000	9.
a. Securities borrowed	3432			0		9.a.
b. Commitments to purchase when-issued securities.....	3434			0		9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf	C978			0		9.c.
d. TEXT 3555 ABN AMRO LIAB GTY	3555			5,543,000		9.d.
e. TEXT 3556	3556			0		9.e.
f. TEXT 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 27.a, "Total bank equity capital").....						
		5591			0	10.
a. Commitments to sell when-issued securities	3435			0		10.a.
b. TEXT 5592	5592			0		10.b.
c. TEXT 5593	5593			0		10.c.
d. TEXT 5594	5594			0		10.d.
e. TEXT 5595	5595			0		10.e.

		RCFD	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:							
a. Sales for which the reporting bank is the acquiring bank.....	C223					0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	C224					0	11.b.

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

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

³ Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

Schedule RC-L—Continued

Dollar Amounts in Thousands	(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
Derivatives Position Indicators																
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																
b. Forward contracts.....																
RCFD 8697																
RCFD 8698																
c. Exchange-traded option contracts:																
(1) Written options.....																
RCFD 8701																
RCFD 8702																
(2) Purchased options.....																
RCFD 8705																
RCFD 8706																
d. Over-the-counter option contracts:																
(1) Written options.....																
RCFD 8709																
RCFD 8710																
(2) Purchased options.....																
RCFD 8713																
RCFD 8714																
e. Swaps.....																
RCFD 3450																
RCFD 3826																
RCFD 8719																
RCFD 8720																
13. Total gross notional amount of derivative contracts held for trading.....																
RCFD A126																
RCFD A127																
14. Total gross notional amount of derivative contracts held for purposes other than trading																
RCFD 8725																
RCFD 8726																
RCFD 8727																
RCFD 8728																
a. Interest rate swaps where the bank has agreed to pay a fixed rate																
RCFD A589																
11,613,000																
15. Gross fair values of derivative contracts:																
a. Contracts held for trading:																
(1) Gross positive fair value																
RCFD 8733																
RCFD 8734																
(2) Gross negative fair value																
RCFD 8737																
RCFD 8738																
b. Contracts held for purposes other than trading:																
(1) Gross positive fair value																
RCFD 8741																
RCFD 8742																
(2) Gross negative fair value																
RCFD 8745																
RCFD 8746																
RCFD 8747																
RCFD 8748																

Schedule RC-L—Continued

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

Does this bank apply? (YES/NO) YES

	(Column A) Banks and Securities Firms				(Column B) Monoline Financial Guarantors				(Column C) Hedge Funds				(Column D) Sovereign Governments				(Column E) Corporations and All Other Counterparties				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands																					
16. Over-the counter derivatives:																					
a. Net current credit exposure.....	G418	3,564,000			G419	1,000			G420	433,000			G421	339,000			G422	2,556,000			16.a.
b. Fair value of collateral:																					
(1) Cash—U.S. dollar.....	G423	520,000			G424	0			G425	25,000			G426	3,000			G427	23,000			16.b.(1)
(2) Cash—Other currencies.....	G428	54,000			G429	0			G430	18,000			G431	0			G432	99,000			16.b.(2)
(3) U.S. Treasury securities.....	G433	0			G434	10,000			G435	1,000			G436	0			G437	17,000			16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438	353,000			G439	2,000			G440	5,000			G441	0			G442	1,000			16.b.(4)
(5) Corporate bonds.....	G443	0			G444	0			G445	3,000			G446	0			G447	9,000			16.b.(5)
(6) Equity securities.....	G448	0			G449	0			G450	0			G451	0			G452	0			16.b.(6)
(7) All other collateral.....	G453	33,000			G454	0			G455	43,000			G456	0			G457	0			16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	960,000			G459	12,000			G460	95,000			G461	3,000			G462	149,000			16.b.(8)

¹ The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

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		3,000		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	Number	2		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		1,428,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426		1,428,000		2.d.
3. Other real estate owned:	RCFN				
a. Construction, land development, and other land in domestic offices	5508		0		3.a.
b. Farmland in domestic offices	5509		0		3.b.
c. 1-4 family residential properties in domestic offices	5510		5,000		3.c.
d. Multifamily (5 or more) residential properties in domestic offices	5511		0		3.d.
e. Nonfarm nonresidential properties in domestic offices	5512		0		3.e.
f. Foreclosed properties from "GNMA loans".....	C979		0		3.f.
g. In foreign offices.....	RCFN				
5513			0		3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	RCFD				
2150			5,000		3.h.
4. Not applicable					
5. Other borrowed money :					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: ¹					
(a) One year or less.....	F055		0		5.a.(1)(a)
(b) Over one year through three years.....	F056		0		5.a.(1)(b)
(c) Over three years through five years.....	F057		0		5.a.(1)(c)
(d) Over five years.....	F058		0		5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a(1)(a) above) ²	2651		0		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above).....	F059		0		5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: ³					
(a) One year or less.....	F060		1,350,000		5.b.(1)(a)
(b) Over one year through three years.....	F061		0		5.b.(1)(b)
(c) Over three years through five years.....	F062		0		5.b.(1)(c)
(d) Over five years.....	F063		201,000		5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b(1)(a) above) ⁴	B571		1,288,000		5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	3190		1,551,000		5.c.

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

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

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

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

Schedule RC-M—Continued

Dollar Amounts in Thousands

	RCFD	Yes	No
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	B569	NO	

	RCFD	Bil	Mil	Thou
7. Assets under the reporting bank’s management in proprietary mutual funds and annuities	B570			0

8. Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com)				
TEXT 4087 http:// www.bnymellon.com				

	RCFD	Yes	No
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?	4088	YES	

	RCON	Bil	Mil	Thou
10. Secured liabilities:				
a. Amount of “Federal funds purchased in domestic offices” that are secured (included in Schedule RC, item 14.a).....	F064			0
b. Amount of “Other borrowings” that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)).....	F065			50,000

	RCON	Yes	No
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	G463	YES	

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	G464	YES	
---	------	-----	--

	RCFD	Bil	Mil	Thou
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b)	J452			0
b. Other real estate owned (included in Schedule RC, item 7)	J453			0
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	J461		1,883,000	
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462			0

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	Dollar Amounts in Thousands												
	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													
(1) 1–4 family residential construction loans	F172			0	F174			0	F176			0	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173			11,000	F175			0	F177			41,000	1.a.(2)
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			0	5399			0	5400			0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens	C236			69,000	C237			83,000	C229			200,000	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			13,000	3500			0	3501			1,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices.....													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178			0	F180			0	F182			0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179			0	F181			0	F183			6,000	1.e.(2)
	RCFN				RCFN				RCFN				
f. In foreign offices	B572			11,000	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			0	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			34,000	1252			0	1253			30,000	4.a.
b. To non-U.S. addressees (domicile)	1254			0	1255			0	1256			0	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			0	B579			0	B580			0	5.b.
6. Loans to foreign governments and official institutions	5389			0	5390			0	5391			0	6.
7. All other loans	5459			10,000	5460			312,000	5461			114,000	7.

Schedule RC-N—Continued

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

	(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	
Dollar Amounts in Thousands													
8. Lease financing receivables:													
a. Leases to individuals for household, family, and other personal expenditures	F166			0	F167			0	F168			0	8.a
b. All other leases.....	F169			0	F170			0	F171			0	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505			0	3506			0	3507			0	9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (including loans and leases covered by FDIC loss-sharing agreements).....	5612			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	(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	
Dollar Amounts in Thousands													
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1).....													
a. Loans secured by 1–4 family residential properties in domestic offices	F661			0	F662			0	F663			0	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCFD				RCFD				RCFD				M.1.b.
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			11,000	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													

Schedule RC-N—Continued

Memoranda—Continued

	(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	
Dollar Amounts in Thousands													
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):													
a. Loans and leases held for sale	C240			0	C241			0	C226			0	M.5.a.
b. Loans measured at fair value:													
(1) Fair value	F664			0	F665			0	F666			0	M.5.b.(1)
(2) Unpaid principal balance	F667			0	F668			0	F669			0	M.5.b.(2)

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
6. Derivative contracts:									
Fair value of amounts carried as assets	3529			0	3530			15,000	M.6.

	RCFD	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter.....	C410			15,000	M.7.
8. Nonaccrual assets sold during the quarter.....	C411			24,000	M.8.

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

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

	Dollar Amounts in Thousands			
	RCFD	Bil	Mil	Thou
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236		129,574,000	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	F237		74,268,000	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFN			
	F234		74,195,000	3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCFD			
	F238		133,035,000	4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	F239		76,340,000	5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above)	RCFN			
	F235		76,275,000	6.

Schedule RC-O—Continued

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)–(d) minus item 10.b):					
a. One year or less.....	G465		1,238,000		7.a.
b. Over one year through three years.....	G466		0		7.b.
c. Over three years through five years.....	G467		0		7.c.
d. Over five years.....	G468		201,000		7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):					
a. One year or less.....	G469		0		8.a.
b. Over one year through three years.....	G470		0		8.b.
c. Over three years through five years.....	G471		650,000		8.c.
d. Over five years.....	G472		2,840,000		8.d.
	RCON				
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	G803		0		9.

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less	F049		816,000		M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F050	Number	56,098		M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000	F051		54,490,000		M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F052	Number	8,420		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		0		M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less	F046	Number	0		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		0		M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....	F048	Number	0		M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets ²</i>					
2. Estimated amount of uninsured assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) ³					
	5597		52,553,000		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 A545	RCON	FDIC Cert No.			M.3.
	A545				
Memorandum items 4.a and 4.b are to be completed by all branches participating in the FDIC Transaction Account Guarantee Program.					
Does this bank apply? (YES/NO)					
	RCON	Bil	Mil	Thou	
4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):					
a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts)					
	G167				M.4.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....					
	G168	Number			M.4.b.

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

² The \$1 billion asset size test is generally based on the total assets reported on the **June 30, 2009**, Report of Condition.

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

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

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

Does this bank apply? (YES/NO) YES

	Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale ² :									
a. Closed-end first liens.....	F066	0							1.a.
b. Closed-end junior liens.....	F067	0							1.b.
c. Open-end loans extended under line of credit:									
(1) Total commitment under the lines of credit	F670	0							1.c.(1)
(2) Principal amount funded under the lines of credit	F671	0							1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale ² :									
a. Closed-end first liens.....	F068	0							2.a.
b. Closed-end junior liens.....	F069	0							2.b.
c. Open-end loans extended under lines of credit:									
(1) Total commitment under the lines of credit	F672	0							2.c.(1)
(2) Principal amount funded under the lines of credit	F673	0							2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:									
a. Closed-end first liens.....	F070	0							3.a.
b. Closed-end junior liens.....	F071	0							3.b.
c. Open-end loans extended under lines of credit:									
(1) Total commitment under the lines of credit	F674	0							3.c.(1)
(2) Principal amount funded under the lines of credit	F675	0							3.c.(2)
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):									
a. Closed-end first liens.....	F072	0							4.a.
b. Closed-end junior liens.....	F073	0							4.b.
c. Open-end loans extended under lines of credit:									
(1) Total commitment under the lines of credit	F676	0							4.c.(1)
(2) Principal amount funded under the lines of credit	F677	0							4.c.(2)
5. Noninterest income <i>for the quarter</i> from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i)									
a. Closed-end 1–4 family residential mortgage loans.....	RIAD	0							5.a.
b. Open-end 1–4 family residential mortgage loans extended under lines of credit	F184	0							5.b.
b. Open-end 1–4 family residential mortgage loans extended under lines of credit	F560	0							5.b.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans <i>during the quarter</i> :									
a. Closed-end first liens.....	RCON	0							6.a.
b. Closed-end junior liens.....	F678	0							6.b.
b. Closed-end junior liens.....	F679	0							6.b.
c. Open-end loans extended under lines of credit:									
(1) Total commitment under the lines of credit	F680	0							6.c.(1)
(2) Principal amount funded under the lines of credit	F681	0							6.c.(2)

¹ The \$1 billion asset size test is generally based on the total assets reported on the **June 30, 2009**, Report of Condition

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

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

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

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

Does this bank apply? (YES/NO) **YES**

	(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
Dollar Amounts in Thousands																				
ASSETS																				
1. Available-for-sale securities.....	1773		48,709,000		G474		0		G475		6,381,000		G476		42,315,000		G477		13,000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478		0		G479		0		G480		0		G481		0		G482		0	2.
3. Loans and leases held for sale.....	G483		26,000		G484		0		G485		0		G486		14,000		G487		12,000	3.
4. Loans and leases held for investments.....	G488		155,000		G489		0		G490		0		G491		155,000		G492		0	4.
5. Trading assets:																				
a. Derivative assets.....	3543		3,703,000		G493		13,450,000		G494		2,858,000		G495		14,198,000		G496		97,000	5.a.
b. Other trading assets.....	G497		730,000		G498		0		G499		711,000		G500		19,000		G501		0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	F240		0		F684		0		F692		0		F241		0		F242		0	5.b.(1)
6. All other assets.....	G391		635,000		G392		0		G395		5,000		G396		630,000		G804		0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502		53,958,000		G503		13,450,000		G504		9,955,000		G505		57,331,000		G506		122,000	7.
LIABILITIES																				
8. Deposits.....	F252		0		F686		0		F694		0		F253		0		F254		0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507		0		G508		0		G509		0		G510		0		G511		0	9.
10. Trading liabilities:																				
a. Derivative liabilities.....	3547		4,728,000		G512		12,862,000		G513		2,774,000		G514		14,707,000		G515		109,000	10.a.
b. Other trading liabilities.....	G516		781,000		G517		0		G518		150,000		G519		631,000		G520		0	10.b.
11. Other borrowed money.....	G521		0		G522		0		G523		0		G524		0		G525		0	11.
12. Subordinated notes and debentures.....	G526		0		G527		0		G528		0		G529		0		G530		0	12.
13. All other liabilities.....	G805		78,000		G806		0		G807		0		G808		76,000		G809		2,000	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531		5,587,000		G532		12,862,000		G533		2,924,000		G534		15,414,000		G535		111,000	14.

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
Dollar Amounts in Thousands																				
Memoranda																				
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6 that are greater than \$25,000 and exceed 25% of item 6):																				
a.	Mortgage servicing assets.....	G536		0	G537		0	G538		0	G539		0	G540		0	M.1.a.			
b.	Nontrading derivative assets.....	G541		630,000	G542		0	G543		0	G544		630,000	G545		0	M.1.b.			
c.	TEXT G546	G546		0	G547		0	G548		0	G549		0	G550		0	M.1.c.			
d.	TEXT G551	G551		0	G552		0	G553		0	G554		0	G555		0	M.1.d.			
e.	TEXT G556	G556		0	G557		0	G558		0	G559		0	G560		0	M.1.e.			
f.	TEXT G561	G561		0	G562		0	G563		0	G564		0	G565		0	M.1.f.			
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13 that are greater than \$25,000 and exceed 25% of item 13):																				
a.	Loan commitments (not accounted for as derivatives).....	F261		0	F689		0	F697		0	F262		0	F263		0	M.2.a.			
	Nontrading derivative liabilities.....	G566		74,000	G567		0	G568		0	G569		74,000	G570		0	M.2.b.			
c.	TEXT G571	G571		0	G572		0	G573		0	G574		0	G575		0	M.2.c.			
d.	TEXT G576	G576		0	G577		0	G578		0	G579		0	G580		0	M.2.d.			
e.	TEXT G581	G581		0	G582		0	G583		0	G584		0	G585		0	M.2.e.			
f.	TEXT G586	G586		0	G587		0	G588		0	G589		0	G590		0	M.2.f.			

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands

		RCFD	Bil	Mil	Thou	
Tier 1 capital						
1. Total bank equity capital (from Schedule RC, item 27.a)	3210		14,151,000			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		(224,000)			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		(1,008,000)			4.
5. LESS: Nonqualifying perpetual preferred stock	B588		0			5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589		850,000			6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets.....	B590		5,643,000			7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264		0			7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	C227		10,590,000			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		0			10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b).....	8274		10,590,000			11.
Tier 2 capital						
12. Qualifying subordinated debt and redeemable preferred stock	5306		2,860,000			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		625,000			14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221		1,000			15.
16. Other Tier 2 capital components	B594		0			16.
17. Tier 2 capital (sum of items 12 through 16).....	5311		3,486,000			17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	8275		3,486,000			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		14,076,000			21.
Total assets for leverage ratio						
22. Average total assets (from Schedule RC-K, item 9).....	3368		164,784,000			22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590		5,643,000			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		(1,717,000)			26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26).....	A224		160,858,000			27.
Adjustments for financial subsidiaries						
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.)						
31. Tier 1 leverage ratio ²	7273	0.00%	7204	6.58%		31.
32. Tier 1 risk-based capital ratio ³	7274	0.00%	7206	12.26%		32.
33. Total risk-based capital ratio ⁴	7275	0.00%	7205	16.30%		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) Totals (from Schedule RC)				(Column B) Items Not Subject to Risk-Weighting			(Column C) 0%			(Column D) 20%			(Column E) 50%			(Column F) 100%						
	Allocation by Risk Weight Category																						
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
Balance Sheet Asset Categories																							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010	62,468,000			RCFD C869	0		RCFD B600	14,881,000			RCFD B601	47,587,000						RCFD B602	0			
	RCFD 1754	4,111,000			RCFD B603	(6,000)		RCFD B604	151,000			RCFD B605	3,761,000			RCFD B606	62,000			RCFD B607	143,000		
35. Held-to-maturity securities	RCFD 1773	4,111,000			RCFD B608	(6,000)		RCFD B609	151,000			RCFD B610	3,761,000			RCFD B611	62,000			RCFD B612	143,000		
36. Available-for-sale securities	RCFD C225	48,709,000						RCFD C063	17,088,000			RCFD C064	21,232,000			1,735,000			RCFD B520	10,713,000			
37. Federal funds sold and securities purchased under agreements to resell	RCFD 5369	846,000						RCFD B617	538,000			RCFD B618	308,000						RCFD B620	0			
38. Loans and leases held for sale	RCFD 5369	26,000			RCFD B617	0		RCFD B618	0			RCFD B619	0			RCFD B620	0			RCFD B621	26,000		
	RCFD B528	26,000			RCFD B622	0		RCFD B623	0			RCFD B624	0			RCFD B625	0			RCFD B626	26,000		
39. Loans and leases, net of unearned income	RCFD 3123	22,881,000			RCFD 3123	0		RCFD B628	941,000			RCFD B629	5,307,000			RCFD B630	4,375,000			RCFD B631	12,258,000		
40. LESS: Allowance for loan and lease losses.....	RCFD 3123	508,000			RCFD 3123	508,000																	
	RCFD 3545	4,433,000			RCFD B627	4,433,000		RCFD B628	0			RCFD B629	0			RCFD B630	0			RCFD B631	0		
41. Trading assets.....	RCFD B639	4,433,000			RCFD B640	4,433,000		RCFD B641	0			RCFD B642	0			RCFD B643	0			RCFD 5339	0		
42. All other assets ¹	RCFD B639	19,098,000			RCFD B640	4,211,000		RCFD B641	306,000			RCFD B642	109,000			RCFD B643	12,000			RCFD 5339	14,460,000		
	RCFD 2170	19,098,000			RCFD B644	4,211,000		RCFD 5320	306,000			RCFD 5327	109,000			RCFD 5334	12,000			RCFD 5340	14,460,000		
43. Total assets (sum of items 34 through 42)	RCFD 2170	162,064,000			RCFD B644	6,071,000		RCFD 5320	33,905,000			RCFD 5327	78,304,000			RCFD 5334	6,184,000			RCFD 5340	37,600,000		

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			Allocation by Risk Weight Category											
								0%			20%			50%			100%		
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar Amounts in Thousands																			
Derivatives and Off-Balance Sheet Items	RCFD B546				RCFD B547			RCFD B548			RCFD B581			RCFD B582			RCFD B583		
44. Financial standby letters of credit	12,134,000			1.00 or 12.5 ²	12,134,000			445,000			2,407,000			0			9,282,000		
45. Performance standby letters of credit	RCFD 3821			0.50	RCFD B650			RCFD B651			RCFD B652			RCFD B653			RCFD B654		
46. Commercial and similar letters of credit	950,000			0.50	475,000			29,000			59,000			0			387,000		
46. Commercial and similar letters of credit	RCFD 3411			0.20	RCFD B655			RCFD B656			RCFD B657			RCFD B658			RCFD B659		
47. Risk participations in bankers acceptances acquired by the reporting institution.....	830,000			0.20	166,000			1,000			0			0			165,000		
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCFD 3429				RCFD B660			RCFD B661			RCFD B662			RCFD B663			RCFD B663		
47. Risk participations in bankers acceptances acquired by the reporting institution.....	16,000			1.00	16,000			0			16,000			0			0		
48. Securities lent	RCFD 3433				RCFD B664			RCFD B665			RCFD B666			RCFD B667			RCFD B668		
48. Securities lent	252,773,000			1.00	252,773,000			252,300,000			473,000			0			0		
49. Retained recourse on small business obligations sold with recourse.....	RCFD A250				RCFD B669			RCFD B670			RCFD B671			RCFD B672			RCFD B673		
49. Retained recourse on small business obligations sold with recourse.....	0			1.00	0			0			0			0			0		
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				RCFD B542			RCFD B543			RCFD B543			RCFD B543			RCFD B543		
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.....	59,440			12.5 ³	743,000			743,000			743,000			743,000			743,000		
51. All other financial assets sold with recourse	RCFD B675				RCFD B676			RCFD B677			RCFD B678			RCFD B679			RCFD B680		
51. All other financial assets sold with recourse	0			1.00	0			0			0			0			0		
52. All other off-balance sheet liabilities	RCFD B681				RCFD B682			RCFD B683			RCFD B684			RCFD B685			RCFD B686		
52. All other off-balance sheet liabilities	5,901,000			1.00	5,901,000			0			5,543,000			0			358,000		
53. Unused commitments:	RCFD 3833				RCFD B687			RCFD B688			RCFD B689			RCFD B690			RCFD B691		
a. With an original maturity exceeding one year.....	24,460,000			0.50	12,230,000			0			478,000			0			11,752,000		
b. With an original maturity of one year or less to asset-backed commercial paper conduits.....	RCFD G591				RCFD G592			RCFD G593			RCFD G594			RCFD G595			RCFD G596		
53.b. With an original maturity of one year or less to asset-backed commercial paper conduits.....	0			0.10	0			0			0			0			0		
54. Derivative contracts	RCFD A167				RCFD B693			RCFD B694			RCFD B695			RCFD B695			RCFD B695		
54. Derivative contracts	9,631,000				9,631,000			170,000			695,000			8,766,000			8,766,000		

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.

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	Bil	Mil	Thou
Totals												
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFD B696			RCFD B697			RCFD B698			RCFD B699		
	286,850,000			87,975,000			14,950,000			60,287,000		
56. Risk weight factor.....	x 0%			x 20%			x 50%			x 100%		
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			17,595,000			7,475,000			60,287,000		
58. Market risk equivalent assets.....										RCFD 1651		
										1,017,000		
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		
										86,374,000		
60. LESS: Excess allowance for loan and lease losses										RCFD A222		
										0		
61. LESS: Allocated transfer risk reserve										RCFD 3128		
										0		
62. Total risk-weighted assets (item 59 minus items 60 and 61).....										RCFD A223		
										86,374,000		

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			5,001,000

M.1.

Schedule RC-R—Continued

Memoranda—Continued

	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	
	Dollar Amounts in Thousands															
2. Notional principal amounts of derivative contracts: ¹																
a. Interest rate contracts.....	3809		344,461,000			8766		268,845,000			8767		184,077,000			M.2.a.
b. Foreign exchange contracts.....	3812		239,704,000			8769		7,480,000			8770		5,979,000			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		1,672,000			A001		230,000			A002		75,000			M.2.f.
g. Credit derivative contracts:																
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:																
(1) Investment grade.....	G597		180,000			G598		575,000			G599		0			M.2.g.(1)
(2) Subinvestment grade.....	G600		15,000			G601		44,000			G602		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) interests carried as:																					
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)				RCFD B761		RCFD B762									RCFD B763						
				0		0									0						6.a.
b. Loans (included in Schedule RC-C).....				RCFD B500		RCFD B501									RCFD B502						
				0		0									0						6.b.
7. Past due loan amounts included in interests reported in item 6.a.:																					
a. 30-89 days past due.....				RCFD B764		RCFD B765									RCFD B766						
				0		0									0						7.a.
b. 90 days or more past due				RCFD B767		RCFD B768									RCFD B769						
				0		0									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		RIAD B771									RIAD B772						
				0		0									0						8.a.
b. Recoveries				RIAD B773		RIAD B774									RIAD B775						
				0		0									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		RCFD B777		RCFD B778		RCFD B779		RCFD B780		RCFD B781		RCFD B782					
				0		0		0		0		0		0		0					9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures				RCFD B783		RCFD B784		RCFD B785		RCFD B786		RCFD B787		RCFD B788		RCFD B789					
				0		0		0		0		0		0		0					10.

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																						
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			11.
	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			12.
	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 (includes participations serviced for others):					
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804			0	M.2.a.
b. Closed-end 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	YES	A591		0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699			0	M.2.d.
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			310,000	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in schedule RC-S, item 1 column C ²	C407				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

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 preceding calendar year must complete:

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

Institutions with total fiduciary assets (item 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 13 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.....	43,000				19,369,000				171	17	4.
5. Employee benefit and retirement-related trust and agency accounts:											
a. Employee benefit—defined contribution.....	RCFD B872				RCFD B873				RCFD B874	RCFD B875	5.a.
.....	0				100,108,000				0	89	
b. Employee benefit—defined benefit	RCFD B876				RCFD B877				RCFD B878	RCFD B879	5.b.
.....	0				1,172,297,000				0	577	
c. Other employee benefit and retirement-related accounts	RCFD B880				RCFD B881				RCFD B882	RCFD B883	5.c.
.....	1,000				1,000				5	1	
6. Corporate trust and agency accounts.....	411,000				767,661,000				177	42,108	6.
7. Investment management and investment advisory accounts	RCFD B886				RCFD J253				RCFD B888	RCFD J254	7.
.....	11,000				0				11	0	
8. Foundation and endowment trust and agency accounts	RCFD J255				RCFD J256				RCFD J257	RCFD J258	8.
.....	0				0				4	0	
9. Other fiduciary accounts	RCFD B890				RCFD B891				RCFD B892	RCFD B893	9.
.....	6,909,000				497,798,000				125	550	
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894				RCFD B895				RCFD B896	RCFD B897	10.
.....	7,375,000				2,557,234,000				493	43,342	
11. Custody and safekeeping accounts.....					RCFD B898					RCFD B899	11.
.....					21,120,675,000					532,704	

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											
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFN B900				RCFN B901				RCFN B902	RCFN B903	12.
	6,909,000				8,603,578,000				125	166,011	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259				RCFD J260				RCFD J261	RCFD J262	13.
	1,000				2,554,000				5	152,592	

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
FIDUCIARY AND RELATED SERVICES INCOME					
14. Personal trust and agency accounts.....	B904	2,000			14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	B905	11,000			15.a.
b. Employee benefit—defined benefit	B906	126,000			15.b.
c. Other retirement accounts.....	B907	0			15.c.
16. Corporate trust and agency accounts	A479	95,000			16.
17. Investment management and investment advisory agency accounts	J315	0			17.
18. Foundation and endowment trust and agency accounts	J316	0			18.
19. Other fiduciary accounts	A480	54,000			19.
20. Custody and safekeeping accounts	B909	379,000			20.
21. Other fiduciary and related services income.....	B910	146,000			21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	4070	813,000			22.
a. Fiduciary and related services income—foreign offices (included in item 22)	B912	339,000			22.a
23. Less: Expenses.....	C058	0			23.
24. Less: Net losses from fiduciary and related services.....	A488	0			24.
25. Plus: Intracompany income credits for fiduciary and related services	B911	0			25.
26. Net fiduciary and related services income	A491	813,000			26.

Memoranda	(Column A) Personal Trust and Agency and Investment Management Agency Accounts				(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts				(Column C) All Other Accounts					
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
Dollar Amounts in Thousands														
1. Managed assets held in fiduciary accounts:														
a. Noninterest-bearing deposits	J263	0			J264	0			J265	0			M.1.a.	
b. Interest-bearing deposits.....	J266	0			J267	0			J268	0			M.1.b.	
c. U.S. Treasury and U.S. Government agency obligations	J269	0			J270	0			J271	0			M.1.c.	
d. State, county and municipal obligations.....	J272	0			J273	0			J274	0			M.1.d.	
e. Money market mutual funds.....	J275	0			J276	0			J277	0			M.1.e.	
f. Equity mutual funds.....	J278	0			J279	0			J280	0			M.1.f.	
g. Other mutual funds.....	J281	0			J282	0			J283	0			M.1.g.	
h. Common trust funds and collective investment funds.....	J284	0			J285	0			J286	0			M.1.h.	
i. Other short-term obligations.....	J287	0			J288	0			J289	0			M.1.i.	

Schedule RC-T—Continued

Memoranda	(Column A) Personal Trust and Agency and Investment Management Agency Accounts				(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts				(Column C) All Other Accounts				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. j. Other notes and bonds.....	J290			0	J291			0	J292			0	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293			0	J294			0	J295			0	M.1.k.
l. Other common and preferred stocks.....	J296			0	J297			0	J298			0	M.1.l.
m. Real estate mortgages	J299			0	J300			0	J301			0	M.1.m.
n. Real estate	J302			0	J303			0	J304			0	M.1.n.
o. Miscellaneous assets	J305			0	J306			0	J307			0	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308			0	J309			0	J310			0	M.1.p.

Memoranda - Continued	(Column A) Managed Assets				(Column B) Number of Managed Accounts		
	RCFD	Bil	Mil	Thou	RCFD		
Dollar Amounts in Thousands							
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	J311			0	J312	0	M.1.q.

Memoranda - Continued	(Column A) Number of Issues				(Column B) Principal Amount Outstanding				
	RCFD	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
Dollar Amounts in Thousands									
2. Corporate trust and agency accounts:					RCFD B928				
a. Corporate and municipal trusteeships.....	B927			0					M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313			0	RCFD J314				M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency	B929			0					M.2.b.

Memoranda - Continued	(Column A) Number of Funds				(Column B) Market Value of Fund Assets				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
3. Collective investment funds and common trust funds:									
a. Domestic equity.....	B931			0	B932			0	M.3.a.
b. International/Global equity	B933			0	B934			0	M.3.b.
c. Stock/Bond blend	B935			0	B936			0	M.3.c.
d. Taxable bond.....	B937			0	B938			0	M.3.d.
e. Municipal bond	B939			0	B940			0	M.3.e.
f. Short term investments/Money market	B941			0	B942			0	M.3.f.
g. Specialty/Other.....	B943			0	B944			0	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945			0	B946			0	M.3.h.

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

The management of the reporting bank may, *if it wishes*, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

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

Comments?.....

RCON	Yes / No
6979	NO

BANK MANAGEMENT STATEMENT (please type or print clearly):

(TEXT 6980)

6980	TEXT