

## 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 **September 30, 2011** ( 20110930 )  
(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](mailto: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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For information or assistance, National and State nonmember banks should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, DC 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

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Name (TEXT C490)

---

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

---

Name (TEXT C495)

---

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

---

Name (TEXT C366)

---

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

---

Name (TEXT C371)

---

Title (TEXT C372)

---

E-mail Address (TEXT C373)

---

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

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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 request. 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

Kevin Suttlehan

Name (TEXT C437)

Managing Director & Asst General Counsel

Title (TEXT C438)

E-mail Address (TEXT C439)

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

### Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

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

### Secondary Contact

Andrea Aronoff

Name (TEXT C442)

Managing Director & Managing Counsel

Title (TEXT C443)

E-mail Address (TEXT C444)

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

### 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, 2011 — September 30, 2011

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		117,000		1.a.(1)(a)(1)
(2) All other loans secured by real estate.....	4436		9,000		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		37,000		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		35,000		1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		103,000		1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		301,000		1.a.(3)
b. Income from lease financing receivables.....	4065		80,000		1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	4115		546,000		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		172,000		1.d.(1)
(2) Mortgage-backed securities.....	B489		879,000		1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		360,000		1.d.(3)
e. Interest income from trading assets.....	4069		16,000		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		1,000		1.f.
g. Other interest income.....	4518		2,000		1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		2,357,000		1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		10,000		2.a.(1)(a)
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs).....	0093		5,000		2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more.....	A517		2,000		2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000.....	A518		8,000		2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		192,000		2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		3,000		2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		56,000		2.c.

<sup>1</sup> 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		123,000		2.d.	
e. Total interest expense (sum of items 2.a through 2.d).....	4073		399,000		2.e.	
3. Net interest income (item 1.h minus 2.e).....				4074	1,958,000	3.
4. Provision for loan and lease losses.....				4230	(60,000)	4.
5. Noninterest income:						
a. Income from fiduciary activities <sup>1</sup> .....	4070		3,557,000		5.a.	
b. Service charges on deposit accounts in domestic offices.....	4080		284,000		5.b.	
c. Trading revenue <sup>2</sup> .....	A220		543,000		5.c.	
d. (1) Fees and commissions from securities brokerage.....	C886		63,000		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		0		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		2,000		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		660,000		5.l.	
m. Total noninterest income (sum of items 5.a through 5.l).....				4079	5,109,000	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	31,000	6.b.
7. Noninterest expense:						
a. Salaries and employee benefits.....	4135		2,611,000		7.a.	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217		515,000		7.b.	
c. (1) Goodwill impairment losses.....	C216		0		7.c.(1)	
(2) Amortization expense and impairment losses for other intangible assets.....	C232		137,000		7.c.(2)	
d. Other noninterest expense*.....	4092		2,164,000		7.d.	
e. Total noninterest expense (sum of items 7.a through 7.d).....				4093	5,427,000	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	1,731,000	8.
9. Applicable income taxes (on item 8).....				4302	565,000	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....				4300	1,166,000	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	1,166,000	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	24,000	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....				4340	1,142,000	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

	Year-to-date				
	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513			0	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>					
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).....	8431			0	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313			0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507			24,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	4150			33,341	M.5.
6. Not applicable					
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition <sup>2</sup> .....	RIAD	CC	YY	MM	DD
	9106				M.7.
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):					

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

**Memorandum items 8.a through 8.e are 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.**

	Year-to-date				
	RIAD	Bil	Mil	Thou	
a. Interest rate exposures.....	8757			(17,000)	M.8.a.
b. Foreign exchange exposures.....	8758			556,000	M.8.b.
c. Equity security and index exposures.....	8759			5,000	M.8.c.
d. Commodity and other exposures.....	8760			0	M.8.d.
e. Credit exposures.....	F186			(1,000)	M.8.e.

**Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete schedule RI, Memorandum items 8.a through 8.e, above<sup>1</sup>.**

f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	K090			(142,000)	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	K094			34,000	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading.....	C889			(1,000)	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890			0	M.9.b.
10. Credit losses on derivatives (see instructions).....	A251			0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	Yes	No		
	A530		NO		M.11.

*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	
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)).....	F228			0	M.12.

<sup>1</sup> The asset size tests are generally based on the total assets reported in the **June 30, 2010**, Report of Condition.

<sup>2</sup> For example, a bank acquired on **March 1, 2011**, would report **20110301**.

**Schedule RI—Continued**

Memoranda

Dollar Amounts in Thousands

	Year-to-date			
	RIAD	Bil	Mil	Thou
a. Net gains (losses) on assets.....	F551			0
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552			0
b. Net gains (losses) on liabilities.....	F553			0
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554			0
a. Total other-than-temporary impairment losses.....	J319		39,000	
b. Portion of losses recognized in other comprehensive income (before income taxes).....	J320		23,000	
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		<b>16,000</b>	

*Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.*

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..... M.13.a.
  - (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk..... M.13.a.(1)
- b. Net gains (losses) on liabilities..... M.13.b.
  - (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk..... 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..... M.14.a.
- b. Portion of losses recognized in other comprehensive income (before income taxes)..... 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)..... 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 <b>December 31, 2010</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217		15,503,000		1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507		0		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508		15,503,000		3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340		1,142,000		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 <sup>1</sup> .....	B511		324,000		10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8 or 9 above).....	4415		902,000		11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210		17,871,000		12.

\* Describe on Schedule RI-E—Explanations.

<sup>1</sup> Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

## 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 <sup>1</sup>				(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		3,000		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		40,000		C217		2,000			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.

<sup>1</sup> 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 <sup>1</sup>				(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			5,000	4617			1,000	4.a.
b. To non-U.S. addressees (domicile).....	4646			6,000	4618			1,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards.....	B514			0	B515			0	5.a.
b. <b>Automobile loans</b> .....	K129			0	K133			0	5.b.
c. <b>Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b> .....	K205			0	K206			0	5.c.
6. Loans to foreign governments and official institutions.....	4643			0	4627			0	6.
7. All other loans.....	4644			1,000	4628			2,000	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			55,000	4605			6,000	9.

Memoranda	(Column A) Charge-offs <sup>1</sup>				(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 ( <b>not secured by real estate</b> ) 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.

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

**Schedule RI-B—Continued**

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

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the <b>December 31, 2010</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522		482,000		1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605		6,000		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079		55,000		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		(60,000)		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		373,000		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

	Year-to-date				
	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
1. Total interest income in foreign offices.....	C899		931,000		1.
2. Total interest expense in foreign offices.....	C900		338,000		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		1,899,000		4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....	C906		(19,000)		5.
6. Total noninterest expense in foreign offices.....	C907		1,658,000		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		3,000		7.
8. Applicable income taxes (on items 1 through 7).....	C909		341,000		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		477,000		10.
11. Not applicable.					11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913		46,000		12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	C914		523,000		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 percent 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.	<span style="border: 1px solid black; padding: 1px;">TEXT 4461</span> Funds Transfer Fees	4461		61,000	1.i.
j.	<span style="border: 1px solid black; padding: 1px;">TEXT 4462</span> Standby L/C Fees	4462		41,000	1.j.
k.	<span style="border: 1px solid black; padding: 1px;">TEXT 4463</span> Interaffiliate Income	4463		308,000	1.k.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$25,000 that exceed 3 percent 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		275,000	2.f.
g.	FDIC deposit insurance assessments.....	4146			2.g.
h.	Accounting and auditing expenses.....	F556		0	2.h.
i.	Consulting and advisory expenses.....	F557		114,000	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558		0	2.j.
k.	Telecommunications expenses.....	F559		97,000	2.k.
l.	<span style="border: 1px solid black; padding: 1px;">TEXT 4464</span> Computer Software	4464		289,000	2.l.
m.	<span style="border: 1px solid black; padding: 1px;">TEXT 4467</span> Computer Systems	4467		329,000	2.m.
n.	<span style="border: 1px solid black; padding: 1px;">TEXT 4468</span> Sub Custodian Charges	4468		232,000	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) <span style="border: 1px solid black; padding: 1px;">TEXT 4469</span>	4469		0	3.a.(1)
	(2) Applicable income tax effect.....	4486	0		3.a.(2)
b.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT 4487</span>	4487		0	3.b.(1)
	(2) Applicable income tax effect.....	4488	0		3.b.(2)
c.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT 4489</span>	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. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):						
a.	TEXT B526	B526			0	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	(15,000)	5.a.
b.	TEXT 4499	Awards of Parent Stock		4499	117,000	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):						

Comments?.....	RIAD	Yes	No	
Other explanations (please type or print clearly):	4769	YES		7.

(TEXT 4769) RI-E 2.o Travel & Entertainment \$83,000  
 RI-E 2.p Interaffiliate Expenses \$324,000  
 RI-E 5.c Capital Contribution from Parent \$800,000

## Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2011

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

### Schedule RC—Balance Sheet

Dollar Amounts in Thousands

ASSETS	RCFD	Tril	Bil	Mil	Thou	
<b>ASSETS</b>						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin <sup>1</sup> .....	0081			6,134,000		1.a.
b. Interest-bearing balances <sup>2</sup> .....	0071			111,418,000		1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A).....	1754			4,012,000		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	1773			68,423,000		2.b.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices.....	RCFD	B987		5,000		3.a.
b. Securities purchased under agreements to resell <sup>3</sup> .....	RCFD	B989		717,000		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale.....	RCFD				15,000	4.a.
b. Loans and leases, net of unearned income.....	B528		28,969,000			4.b.
c. LESS: Allowance for loan and lease losses.....	3123		373,000			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	B529			28,596,000		4.d.
5. Trading assets (from Schedule RC-D).....	3545			7,535,000		5.
6. Premises and fixed assets (including capitalized leases).....	2145			1,208,000		6.
7. Other real estate owned (from Schedule RC-M).....	2150			10,000		7.
8. Investments in unconsolidated subsidiaries and associated companies.....	2130			977,000		8.
9. Direct and indirect investments in real estate ventures.....	3656			0		9.
10. Intangible assets:						
a. Goodwill.....	3163			6,368,000		10.a.
b. Other intangible assets (from Schedule RC-M).....	0426			1,655,000		10.b.
11. Other assets (from Schedule RC-F).....	2160			14,456,000		11.
12. Total assets (sum of items 1 through 11).....	2170			251,529,000		12.
<b>LIABILITIES</b>						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	2200			115,751,000		13.a.
(1) Noninterest-bearing <sup>4</sup> .....	RCFD	6631		77,937,000		13.a.(1)
(2) Interest-bearing.....	RCFD	6636		37,814,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs						
(from Schedule RC-E, part II).....	RCFN	2200		90,304,000		13.b.
(1) Noninterest-bearing.....	RCFN	6631		2,817,000		13.b.(1)
(2) Interest-bearing.....	RCFN	6636		87,487,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices <sup>5</sup> .....	RCFD	B993		2,157,000		14.a.
b. Securities sold under agreements to repurchase <sup>6</sup> .....	RCFD	B995		1,012,000		14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD	3548		7,170,000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCFD	3190		3,663,000		16.
17. and 18. Not applicable.						

<sup>1</sup> Includes cash items in process of collection and unposted debits.  
<sup>2</sup> Includes time certificates of deposit not held for trading.  
<sup>3</sup> Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.  
<sup>4</sup> Includes noninterest-bearing demand, time, and savings deposits.  
<sup>5</sup> Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."  
<sup>6</sup> Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.

**Schedule RC—Continued**

Dollar Amounts in Thousands

	RCFD	Tril	Bil	Mil	Thou	
<b>LIABILITIES—Continued</b>						
19. Subordinated notes and debentures <sup>1</sup> .....	3200				3,505,000	19.
20. Other liabilities (from Schedule RC-G).....	2930				9,746,000	20.
21. Total liabilities (sum of items 13 through 20).....	2948				233,308,000	21.
22. Not applicable.						
<b>EQUITY CAPITAL</b>						
Bank Equity Capital						
23. Perpetual preferred stock and related surplus.....	3838				0	23.a.
24. Common stock.....	3230				1,135,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	3839				9,493,000	25.
26. a. Retained earnings.....	3632				7,963,000	26.a.
b. Accumulated other comprehensive income <sup>2</sup> .....	B530				(720,000)	26.b.
c. Other equity capital components <sup>3</sup> .....	A130				0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210				17,871,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000				350,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105				18,221,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300				251,529,000	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 <b>2010</b> .....	RCFD	Number	
	6724		0 M.1.

- |   |   |
|---|---|
| 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank   | 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority) |
| 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately) | 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)   |
| 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm   | 6 = Review of the bank's financial statements by external auditors  |
|   | 7 = Compilation of the bank's financial statements by external auditors   |
|   | 8 = Other audit procedures (excluding tax preparation work)   |
|   | 9 = No external audit work  |

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

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

<sup>1</sup> Includes limited-life preferred stock and related surplus.

<sup>2</sup> Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

<sup>3</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares.



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

Exclude assets held for trading.

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCFN	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022		1,476,000						1.
a. Cash items in process of collection and unposted debits.....					0020		1,363,000		1.a.
b. Currency and coin.....					0080		101,000		1.b.
2. Balances due from depository institutions in the U.S.....					0082		5,138,000		2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	0083		325,000						2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	0085		5,269,000						2.b.
3. Balances due from banks in foreign countries and foreign central banks.....					0070		251,000		3.
a. Foreign branches of other U.S. banks.....	0073		723,000						3.a.
b. Other banks in foreign countries and foreign central banks.....	0074		53,957,000						3.b.
4. Balances due from Federal Reserve Banks.....	0090		55,802,000	0090			55,802,000		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		<b>117,552,000</b>	0010			<b>62,655,000</b>		5.

## Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands																	
1. U.S. Treasury securities..	0211		813,000		0213		861,000		1286		15,431,000		1287		15,856,000		1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):																	
a. Issued by U.S. Government agencies <sup>1</sup> .....	1289		0		1290		0		1291		0		1293		0		2.a.
b. Issued by U.S. Government-sponsored agencies <sup>2</sup> ..	1294		0		1295		0		1297		735,000		1298		757,000		2.b.
3. Securities issued by states and political subdivisions in the U.S. ...	8496		105,000		8497		108,000		8498		1,912,000		8499		1,900,000		3.

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

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

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		111,000		G301		122,000		G302		980,000		G303		1,014,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304		569,000		G305		595,000		G306		16,147,000		G307		16,647,000	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 U.S. Government agencies or sponsored agencies <sup>1</sup> .....	G312		31,000		G313		34,000		G314		2,207,000		G315		2,246,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	G316		0		G317		0		G318		0		G319		0	4.b.(2)
(3) All other residential MBS.....	G320		2,349,000		G321		2,286,000		G322		6,480,000		G323		6,300,000	4.b.(3)
c. Commercial MBS:																
(1) Commercial mortgage pass-through securities:																
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142		0		K143		0		K144		7,000		K145		8,000	4.c.(1)(a)
(b) Other pass-through securities.....	K146		9,000		K147		8,000		K148		0		K149		0	4.c.(1)(b)

<sup>1</sup> U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

**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. c. (2) Other commercial MBS:																	
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	K150			0	K151			0	K152			0	K153			0	4.c.(2)(a)
(b) All other commercial MBS.....	K154			22,000	K155			20,000	K156			2,822,000	K157			2,800,000	4.c.(2)(b)
5. Asset-backed securities and structured financial products:																	
a. Asset-backed securities (ABS).....	C026			0	C988			0	C989			1,937,000	C027			1,906,000	5.a.
b. Structured financial products:																	
(1) Cash.....	G336			0	G337			0	G338			148,000	G339			145,000	5.b.(1)
(2) Synthetic.....	G340			0	G341			0	G342			0	G343			0	5.b.(2)
(3) Hybrid.....	G344			0	G345			0	G346			83,000	G347			74,000	5.b.(3)
6. Other debt securities:																	
a. Other domestic debt securities.....	1737			0	1738			0	1739			3,335,000	1741			3,367,000	6.a.
b. Foreign debt securities.....	1742			3,000	1743			3,000	1744			14,439,000	1746			14,649,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>2</sup>									A510			753,000	A511			754,000	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			4,012,000	1771			4,037,000	1772			67,416,000	1773			68,423,000	8.

<sup>1</sup> U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

<sup>2</sup> Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

**Schedule RC-B—Continued**

Memoranda

		Dollar Amounts in Thousands			
	RCFD	Bil	Mil	Thou	
1. Pledged securities <sup>1</sup> .....	0416		60,567,000		M.1.
2. Maturity and repricing data for debt securities <sup>1,2</sup> (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political 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: <sup>3,4</sup>					
(1) Three months or less.....	A549		5,103,000		M.2.a.(1)
(2) Over three months through 12 months.....	A550		4,101,000		M.2.a.(2)
(3) Over one year through three years.....	A551		15,936,000		M.2.a.(3)
(4) Over three years through five years.....	A552		7,616,000		M.2.a.(4)
(5) Over five years through 15 years.....	A553		5,861,000		M.2.a.(5)
(6) Over 15 years.....	A554		976,000		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: <sup>3,5</sup>					
(1) Three months or less.....	A555		2,007,000		M.2.b.(1)
(2) Over three months through 12 months.....	A556		16,000		M.2.b.(2)
(3) Over one year through three years.....	A557		12,157,000		M.2.b.(3)
(4) Over three years through five years.....	A558		3,829,000		M.2.b.(4)
(5) Over five years through 15 years.....	A559		186,000		M.2.b.(5)
(6) Over 15 years.....	A560		145,000		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: <sup>6</sup>					
(1) Three years or less.....	A561		11,608,000		M.2.c.(1)
(2) Over three years.....	A562		2,140,000		M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248		8,089,000		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.

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

**Schedule RC-B—Continued**

Memoranda-Continued

	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.<sup>1</sup></i>																	
Does this bank apply? (YES)	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			458,000	B841			463,000	M.5.a.
b. Home equity lines.....	B842			0	B843			0	B844			6,000	B845			8,000	M.5.b.
c. Automobile loans.....	B846			0	B847			0	B848			65,000	B849			65,000	M.5.c.
d. Other consumer loans.....	B850			0	B851			0	B852			50,000	B853			50,000	M.5.d.
e. Commercial and industrial loans.....	B854			0	B855			0	B856			90,000	B857			75,000	M.5.e.
f. Other.....	B858			0	B859			0	B860			1,268,000	B861			1,245,000	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			231,000	G359			219,000	M.6.c.
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			0	G371			0	M.6.f.
g. Other collateral or reference assets.....	G372			0	G373			0	G374			0	G375			0	M.6.g.

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

## 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	RCON	Bil	Mil	Thou	
	Dollar Amounts in Thousands								
1. Loans secured by real estate.....	1410	4,699,000							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		141,000		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		3,798,000		1.c.(2)(a)
(b) Secured by junior liens.....					5368		12,000		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....					1460		317,000		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		277,000		1.e.(2)
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S. ....					B531		11,000		2.a.
(1) To U.S. branches and agencies of foreign banks.....	B532		3,000						2.a.(1)
(2) To other commercial banks in the U.S. ....	B533		68,000						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		207,000		2.c.
(1) To foreign branches of other U.S. banks.....	B536		9,000						2.c.(1)
(2) To other banks in foreign countries.....	B537		6,042,000						2.c.(2)
3. Loans to finance agricultural production and other loans to farmers.....	1590		0		1590			0	3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile).....	1763		1,406,000		1763		393,000		4.a.
b. To non-U.S. addressees (domicile).....	1764		586,000		1764			0	4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards.....	B538		0		B538			0	6.a.
b. Other revolving credit plans.....	B539		0		B539			0	6.b.
c. <b>Automobile loans</b> .....	K137		0		K137			0	6.c.
d. <b>Other consumer loans (includes single payment, installment, and all student loans)</b> .....	K207		45,000		K207		45,000		6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081		5,000		2081			0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....	2107		46,000		2107		24,000		8.

**Schedule RC-C—Continued**

**Part I. Continued**

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
9. Loans to nondepository financial institutions and other loans.....	1563	13,356,000							9.
a. Loans to nondepository financial institutions.....					J454	4,824,000			9.a.
b. Other loans:									
(1) Loans for purchasing or carrying securities (secured and unsecured).....					1545	5,372,000			9.b.(1)
(2) All other loans (exclude consumer loans).....					J451	218,000			9.b.(2)
10. Lease financing receivables (net of unearned income).....					2165	2,745,000			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	2,745,000							10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	26,000			2123	26,000			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	28,984,000			2122	18,358,000			12.

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
<b>1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):</b>					
<b>a. Construction, land development, and other land loans in domestic offices:</b>					
(1) 1–4 family residential construction loans.....	K158			0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K159			0	M.1.a.(2)
<b>b. Loans secured by 1–4 family residential properties in domestic offices.....</b>	F576			12,000	M.1.b.
<b>c. Secured by multifamily (5 or more) residential properties in domestic offices.....</b>	K160			0	M.1.c.
<b>d. Secured by nonfarm nonresidential properties in domestic offices:</b>					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161			0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K162			0	M.1.d.(2)
<b>e. Commercial and industrial loans:</b>	RCFD				
(1) To U.S. addressees (domicile) .....	K163			0	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K164			0	M.1.e.(2)
<b>f. All other loans (include loans to individuals for household, family, and other personal expenditures).....</b>	K165			0	M.1.f.
<b>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</b>	RCON				
(1) Loans secured by farmland in domestic offices.....	K166			0	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks.....	RCFD				
(3) Loans to finance agricultural production and other loans to farmers.....	K167			0	M.1.f.(2)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....	K098			0	M.1.f.(4)(a)
(b) Automobile loans.....	K203			0	M.1.f.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K204			0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions.....	K212			0	M.1.f.(5)
(6) Other loans <sup>1</sup> .....	K267			0	M.1.f.(6)
(7) Loans secured by real estate in foreign offices.....	RCFN				
	K289			0	M.1.f.(7)

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

**Schedule RC-C—Continued**

**Part I. Continued**

Memoranda—Continued

		Dollar Amounts in Thousands			
		RCON	Bil	Mil	Thou
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: <sup>1, 2</sup>					
(1)	Three months or less.....	A564		491,000	M.2.a.(1)
(2)	Over three months through 12 months.....	A565		429,000	M.2.a.(2)
(3)	Over one year through three years.....	A566		420,000	M.2.a.(3)
(4)	Over three years through five years.....	A567		598,000	M.2.a.(4)
(5)	Over five years through 15 years.....	A568		626,000	M.2.a.(5)
(6)	Over 15 years.....	A569		1,007,000	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>1, 3</sup>					
		RCFD			
(1)	Three months or less.....	A570		21,266,000	M.2.b.(1)
(2)	Over three months through 12 months.....	A571		754,000	M.2.b.(2)
(3)	Over one year through three years.....	A572		101,000	M.2.b.(3)
(4)	Over three years through five years.....	A573		196,000	M.2.b.(4)
(5)	Over five years through 15 years.....	A574		1,959,000	M.2.b.(5)
(6)	Over 15 years.....	A575		871,000	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		15,948,000	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 <sup>4</sup> .....					
		2746		222,000	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....					
		RCON			
		5370		1,845,000	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		0	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.

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

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

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

<sup>4</sup> 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**

Memoranda—Continued

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
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				M.8.a.
		F230			0	
<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 <b>December 31, 2010</b>, 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			0	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			0	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			66,000	M.9.

		(Column A) Consolidated Bank				(Column B) Domestic Offices				
		RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
<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					
(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)
(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			279,000	F585			269,000	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)	<b>Automobile loans</b> .....	K196			0	K196			0	M.10.c.(3)
(4)	<b>Other consumer loans (includes single payment, installment, and all student loans)</b> .....	K208			0	K208			0	M.10.c.(4)
d.	Other loans.....	F589			5,000	F589			5,000	M.10.d.

**Schedule RC-C—Continued**

**Part I. Continued**

Memoranda—Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
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, 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			279,000	F597			269,000	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) <b>Automobile loans</b> .....	K195			0	K195			0	M.11.c.(3)
(4) <b>Other consumer loans (includes single payment, installment, and all student loans)</b> .....	K209			0	K209			0	M.11.c.(4)
d. Other loans.....	F601			5,000	F601			5,000	M.11.d.

	(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.

**Schedule RC-C—Continued**

**Part I. Continued**

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou		
<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 <b>December 31, 2010</b>.</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	
					G377	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>						
14. Pledged loans and leases.....					RCFD	
					G378	M.14.
						1,341,000
<i>Memorandum item 15 is to be completed for the December report only.</i>						
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	
					J466	M.15.a.(1)
					0	
(2) Proprietary reverse mortgages.....						
					J467	M.15.a.(2)
					0	
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:						
					Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....						
					J468	M.15.b.(1)
					0	
(2) Proprietary reverse mortgages.....						
					J469	M.15.b.(2)
					0	
c. Principal amount of reverse mortgage originations that have been sold during the year:						
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....						
					Bil	
					Mil	
					Thou	
					J470	M.15.c.(1)
					0	
(2) Proprietary reverse mortgages.....						
					J471	M.15.c.(2)
					0	

## 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)

<b>RCON</b>	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	
<b>RCON</b>	
5562	
5563	

2.a.

2.b.

	(Column A)		(Column B)			
	Number of Loans		Amount Currently Outstanding			
Dollar Amounts in Thousands	<b>RCON</b>		<b>RCON</b>	Bil	Mil	Thou
3. Number and amount <b>currently outstanding</b> 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 <b>original amounts</b> of \$100,000 or less.....	5564	0	5565			0
b. With <b>original amounts</b> of more than \$100,000 through \$250,000.....	5566	0	5567			0
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000.....	5568	12	5569			5,000
4. Number and amount <b>currently outstanding</b> of “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):						
a. With <b>original amounts</b> of \$100,000 or less.....	5570	144	5571			3,000
b. With <b>original amounts</b> of more than \$100,000 through \$250,000.....	5572	28	5573			4,000
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000.....	5574	28	5575			13,000

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	
RCON	
5577	

6.a.

6.b.

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

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

(Column A) Number of Loans	(Column B) Amount Currently Outstanding			
	RCON	Bil	Mil	Thou
RCON				
5578	5579			
5580	5581			
5582	5583			
RCON				
5584	5585			
5586	5587			
5588	5589			

7.a.

7.b.

7.c.

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

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

8.a.

8.b.

8.c.

## Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more 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								
<b>ASSETS</b>								
1. U.S. Treasury securities.....	3531		362,000		3531		362,000	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 <b>U.S. Government agencies or sponsored agencies</b> <sup>1</sup> (include CMOs, REMICs, and stripped MBS).....	G380		0		G380		0	4.b.
c. All other residential MBS.....	G381		0		G381		0	4.c.
d. <b>Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies</b> <sup>1</sup> .....	K197		0		K197		0	4.d.
e. <b>All other commercial MBS</b> .....	K198		0		K198		0	4.e.
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		11,000		G386		11,000	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		5,000		F614		5,000	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) <b>Automobile loans</b> .....	K199		0		K199		0	6.c.(3)
(4) <b>Other consumer loans (includes single payment, installment, and all student loans)</b> .....	K210		0		K210		0	6.c.(4)
d. Other loans.....	F618		0		F618		0	6.d.
7.-8. Not applicable								

<sup>1</sup> U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

**Schedule RC-D—Continued**

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
9. Other trading assets.....	3541			285,000	3541			258,000	9.
10. Not applicable									
11. Derivatives with a positive fair value.....	3543			6,872,000	3543			4,851,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	3545			7,535,000	3545			5,487,000	12.
<b>LIABILITIES</b>									
13. a. Liability for short positions.....	3546			432,000	3546			432,000	13.a.
b. Other trading liabilities.....	F624			0	F624			0	13.b.
14. Derivatives with a negative fair value.....	3547			6,738,000	3547			5,399,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	3548			7,170,000	3548			5,831,000	15.

Memoranda

	Dollar Amounts in Thousands								
	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			5,000	F632			5,000	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) <b>Automobile loans</b> .....	K200			0	K200			0	M.1.c.(3)
(4) <b>Other consumer loans (includes single payment, installment, and all student loans)</b> .....	K211			0	K211			0	M.1.c.(4)
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.

**Schedule RC-D—Continued**

Memoranda—Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
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.

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 (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values.....	F652		228,000		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 percent of the item):					
a. <input type="text" value="TEXT F655"/>	F655			0	M.9.a.
b. <input type="text" value="TEXT F656"/>	F656			0	M.9.b.
c. <input type="text" value="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 percent of the item):					
a. <input type="text" value="TEXT F658"/>	F658			0	M.10.a.
b. <input type="text" value="TEXT F659"/>	F659			0	M.10.b.
c. <input type="text" value="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 <sup>1</sup> (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.....	B549		68,093,000						B550		42,769,000	1.
2. U.S. Government.....	2202		45,000						2520		0	2.
3. States and political subdivisions in the U.S. ....	2203		1,691,000						2530		14,000	3.
4. Commercial banks and other depository institutions in the U.S. ....	B551		181,000						B552		9,000	4.
5. Banks in foreign countries.....	2213		2,491,000						2236		435,000	5.
6. Foreign governments and official institutions (including foreign central banks).....	2216		21,000						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		72,522,000	2210		71,586,000			2385		43,229,000	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): <sup>1</sup>				
(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 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) <b>Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)</b> .....	K219		0	M.1.d.(2)
(3) <b>Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)</b> .....	K220		0	M.1.d.(3)
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 <b>(to be completed for the December report only)</b> ).....	5590		0	M.1.e.
f. <b>Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits</b> .....	K223		0	M.1.f.

<sup>1</sup> Includes interest-bearing and noninterest-bearing demand deposits.

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

**Schedule RC-E—Continued**

**Part I. Continued**

Memoranda—Continued

		Dollar Amounts in Thousands			
		RCON	Bil	Mil	Thou
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		10,989,000	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....		0352		72,000	M.2.a.(2)
b. Total time deposits of less than \$100,000.....					
		6648		1,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....					
		J473		3,000	M.2.c.
d. Total time deposits of more than \$250,000.....					
		J474		32,164,000	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.
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: <sup>1,2</sup>					
(1) Three months or less.....		A579		1,000	M.3.a.(1)
(2) Over three months through 12 months.....		A580		0	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 items 3.a.(1) and 3.a.(2) above) <sup>3</sup> .....					
		A241		1,000	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: <sup>1,4</sup>					
(1) Three months or less.....		A584		32,149,000	M.4.a.(1)
(2) Over three months through 12 months.....		A585		8,000	M.4.a.(2)
(3) Over one year through three years.....		A586		10,000	M.4.a.(3)
(4) Over three years.....		A587		0	M.4.a.(4)
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....					
		K221		3,000	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....					
		K222		32,154,000	M.4.c.

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

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

<sup>3</sup> Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

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

**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		72,381,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....		B554		448,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....		2625		13,092,000	3.
4. Foreign governments and official institutions (including foreign central banks).....		2650		4,383,000	4.
5. U.S. Government and states and political subdivisions in the U.S. ....		B555		0	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....		2200		90,304,000	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		13,185,000	M.1.

### Schedule RC-F—Other Assets

		Dollar Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable <sup>1</sup> .....	B556		606,000		1.
2.	Net deferred tax assets <sup>2</sup> .....	2148		24,000		2.
3.	Interest-only strips receivable (not in the form of a security) <sup>3</sup> 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 <sup>4</sup> .....	1752		362,000		4.
5.	Life insurance assets:					
a.	<b>General account life insurance assets</b> .....	K201		1,120,000		5.a.
b.	<b>Separate account life insurance assets</b> .....	K202		1,333,000		5.b.
c.	<b>Hybrid account life insurance assets</b> .....	K270		1,005,000		5.c.
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....	2168		10,006,000		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				6.f.
g.	TEXT 3549 Accounts Receivable	3549	2,732,000			6.g.
h.	TEXT 3550	3550	0			6.h.
i.	TEXT 3551	3551	0			6.i.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	2160	14,456,000			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 <sup>5</sup> .....	3645		0		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD 3646		1,527,000		1.b.
2.	Net deferred tax liabilities <sup>2</sup> .....	3049		1,530,000		2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....	B557		102,000		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....	2938		6,587,000		4.
a.	Accounts payable.....	3066	3,245,000			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.	TEXT 3552	3552	0			4.e.
f.	TEXT 3553	3553	0			4.f.
g.	TEXT 3554	3554	0			4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....	2930	9,746,000			5.

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

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

<sup>3</sup> Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

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

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

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

	Domestic Offices			
	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....	B989		717,000	3.
4. Securities sold under agreements to repurchase.....	B995		1,012,000	4.
5. Other borrowed money.....	3190		559,000	5.
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	2163		0	6.
<i>OR</i>				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	2941		6,874,000	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	2192		160,510,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	3129		135,415,000	9.

	(Column A) Amortized Cost of Held-to-Maturity Securities				(Column B) Fair Value of Available-for-Sale Securities			
	Dollar Amounts in Thousands							
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
10. U.S. Treasury securities.....	0211		813,000		1287		15,655,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492		0		8495		757,000	11.
12. Securities issued by states and political subdivisions in the U.S. ....	8496		105,000		8499		1,900,000	12.
13. Mortgage-backed securities (MBS):								
a. Mortgage pass-through securities:								
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389		680,000		G390		17,660,000	13.a.(1)
(2) Other mortgage pass-through securities.....	1709		0		1713		0	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):								
(1) Issued or guaranteed by <b>U.S. Government agencies or sponsored agencies</b> <sup>1</sup> .....	G393		31,000		G394		2,246,000	13.b.(1)
(2) All other mortgage-backed securities.....	1733		326,000		1736		7,754,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397		0		G398		5,199,000	14.
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399		0		G400		1,441,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values.....					A511		502,000	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	1754		1,955,000		1773		53,114,000	17.

	RCON	Bil	Mil	Thou
18. Equity securities that do not have readily determinable fair values.....	1752		362,000	18.

<sup>1</sup> U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

### 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		18,504,000		1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	2898		7,370,000		2.

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

	Dollar Amounts in Thousands					
	RCFD	Tril	Bil	Mil	Thou	
<b>ASSETS</b>						
1. Interest-bearing balances due from depository institutions.....	3381		115,236,000			1.
2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> (excluding mortgage-backed securities).....	B558		13,258,000			2.
3. Mortgage-backed securities <sup>2</sup> .....	B559		29,866,000			3.
4. All other securities <sup>2, 3</sup> (includes securities issued by states and political subdivisions in the U.S.).....	B560		22,613,000			4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365		725,000			5.
6. Loans:						
a. Loans in domestic offices:	RCON					
(1) Total loans.....	3360		12,469,000			6.a.(1)
(2) Loans secured by real estate.....						
(a) Loans secured by 1–4 family residential properties.....	3465		3,866,000			6.a.(2)(a)
(b) All other loans secured by real estate.....	3466		717,000			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		381,000			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		56,000			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN 3360		9,608,000			6.b.
7. Trading assets.....	RCFD 3401		6,493,000			7.
8. Lease financing receivables (net of unearned income).....	RCFD 3484		2,777,000			8.
9. Total assets <sup>4</sup> .....	RCFD 3368		239,848,000			9.
<b>LIABILITIES</b>						
10. Interest-bearing transaction accounts in domestic offices ( <b>interest-bearing demand deposits</b> , NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON		931,000			10.
11. Nontransaction accounts in domestic offices:						
a. Savings deposits (includes MMDAs).....	B563		16,361,000			11.a.
b. Time deposits of \$100,000 or more.....	A514		32,608,000			11.b.
c. Time deposits of less than \$100,000.....	A529		7,000			11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN 3404		84,233,000			12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD 3353		6,928,000			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD 3355		2,159,000			14.

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

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

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

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

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

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

		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 in 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.<sup>1</sup> (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		159,000		1.c.(1)(b)	
(2) NOT secured by real estate.....										
					6550			0	1.c.(2)	
d. Securities underwriting.....										
					3817			0	1.d.	
e. Other unused commitments:										
(1) Commercial and industrial loans.....										
					J457		14,154,000		1.e.(1)	
(2) Loans to financial institutions.....										
					J458		5,588,000		1.e.(2)	
(3) All other unused commitments.....										
					J459		7,340,000		1.e.(3)	
2. Financial standby letters of credit.....										
					3819		7,788,000		2.	
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>										
a. Amount of financial standby letters of credit conveyed to others.....										
		3820		1,428,000					2.a.	
3. Performance standby letters of credit.....										
					3821		616,000		3.	
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>										
a. Amount of performance standby letters of credit conveyed to others.....										
		3822		54,000					3.a.	
4. Commercial and similar letters of credit.....										
					3411		405,000		4.	
5. Not applicable										
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....										
					3433		250,228,000		6.	
7. Credit derivatives:										
a. Notional amounts:										
(1) Credit default swaps.....										
		C968		2,000	C969		469,000		7.a.(1)	
(2) Total return swaps.....										
		C970		0	C971		0		7.a.(2)	
(3) Credit options.....										
		C972		0	C973		0		7.a.(3)	
(4) Other credit derivatives.....										
		C974		0	C975		0		7.a.(4)	
b. Gross fair values:										
(1) Gross positive fair value.....										
		C219		0	C221		0		7.b.(1)	
(2) Gross negative fair value.....										
		C220		0	C222		0		7.b.(2)	

<sup>1</sup> The asset size test and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2010, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
7. c. Notional amounts by regulatory capital treatment: <sup>1</sup>					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection.....	G401		2,000		7.c.(1)(a)
(b) Purchased protection.....	G402		469,000		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. Notional amounts by remaining maturity:														
(1) Sold credit protection: <sup>2</sup>														
(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: <sup>3</sup>														
(a) Investment grade.....	G412		250,000		G413		175,000		G414		0			7.d.(2)(a)
(b) Subinvestment grade.....	G415		43,000		G416		1,000		G417		0			7.d.(2)(b)

	RCFD	Bil	Mil	Thou								
8. Spot foreign exchange contracts.....	8765		60,303,000		8.							
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	3430		11,989,000		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. <table border="1"><tr><td>TEXT</td><td>3555</td><td></td><td></td><td>3555</td><td></td><td>0</td></tr></table>	TEXT	3555			3555		0					9.d.
TEXT	3555			3555		0						
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TEXT	3556	ABN AMRO LIAB GTY		3556		11,989,000						
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TEXT	3557			3557		0						
10. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent 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. <table border="1"><tr><td>TEXT</td><td>5592</td><td></td><td></td><td>5592</td><td></td><td>0</td></tr></table>	TEXT	5592			5592		0					10.b.
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TEXT	5593			5593		0						
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TEXT	5595			5595		0						

	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.

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

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

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



**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	
<b>Derivatives Position Indicators</b>																	
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):	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				
a. Futures contracts.....	33,624,000				0				215,000				0				12.a.
b. Forward contracts.....	105,031,000				244,595,000				0				0				12.b.
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options.....	14,477,000				0				1,341,000				0				12.c.(1)
(2) Purchased options.....	13,806,000				0				1,749,000				0				12.c.(2)
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options.....	152,202,000				2,055,000				2,441,000				0				12.d.(1)
(2) Purchased options.....	124,356,000				2,324,000				1,611,000				0				12.d.(2)
e. Swaps.....	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD A589																14.a.
15. Gross fair values of derivative contracts:																	
a. Contracts held for trading:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
(1) Gross positive fair value.....	23,219,000				6,276,000				386,000				0				15.a.(1)
(2) Gross negative fair value.....	23,576,000				5,982,000				250,000				0				15.a.(2)
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value.....	1,057,000				185,000				2,000				0				15.b.(1)
(2) Gross negative fair value.....	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.(2)
	1,181,000				34,000				2,000				0				



**Schedule RC-L—Continued**

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

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	6,217,000			G419	85,000			G420	1,637,000			G421	931,000			G422	3,796,000			16.a.
b. Fair value of collateral:																					
(1) Cash—U.S. dollar.....	G423	478,000			G424	0			G425	85,000			G426	0			G427	251,000			16.b.(1)
(2) Cash—Other currencies.....	G428	62,000			G429	0			G430	29,000			G431	0			G432	35,000			16.b.(2)
(3) U.S. Treasury securities.....	G433	55,000			G434	82,000			G435	18,000			G436	5,000			G437	18,000			16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438	670,000			G439	0			G440	55,000			G441	0			G442	120,000			16.b.(4)
(5) Corporate bonds.....	G443	0			G444	0			G445	0			G446	0			G447	0			16.b.(5)
(6) Equity securities.....	G448	0			G449	0			G450	0			G451	0			G452	47,000			16.b.(6)
(7) All other collateral.....	G453	65,000			G454	0			G455	0			G456	0			G457	16,000			16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	1,330,000			G459	82,000			G460	187,000			G461	5,000			G462	487,000			16.b.(8)

<sup>1</sup> The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2010, 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		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		1,655,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	0426		1,655,000		2.d.
3. Other real estate owned:	RCON				
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		10,000		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				
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	5513		0		3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	RCFD				
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	2150		10,000		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: <sup>1</sup>					
(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) <sup>2</sup> .....	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: <sup>3</sup>					
(a) One year or less.....	F060		3,484,000		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		179,000		5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b(1)(a) above) <sup>4</sup> .....	B571		3,453,000		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		3,663,000		5.c.

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

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

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

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

**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		6.

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

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

TEXT 4087	http:// <a href="http://www.bnymellon.com">www.bnymellon.com</a>	8.
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	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		9.

10. Secured liabilities:

	RCON	Bil	Mil	Thou	
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	F064			0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)).....	F065			75,000	10.b.

	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		11.

	RCON	Yes	No	
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	G464	YES		12.

13. **Assets covered by loss-sharing agreements with the FDIC:**

a. **Loans and leases (included in Schedule RC, items 4.a and 4.b):**

(1) **Loans secured by real estate in domestic offices:**

(a) **Construction, land development, and other land loans:**

(1) **1-4 family residential construction loans.....** K169 0 13.a.(1)(a)(1)

(2) **Other construction loans and all land development and other land loans.....** K170 0 13.a.(1)(a)(2)

(b) **Secured by farmland.....** K171 0 13.a.(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.....** K172 0 13.a.(1)(c)(1)

(2) **Closed-end loans secured by 1-4 family residential properties:**

(a) **Secured by first liens.....** K173 0 13.a.(1)(c)(2)(a)

(b) **Secured by junior liens.....** K174 0 13.a.(1)(c)(2)(b)

(d) **Secured by multifamily (5 or more) residential properties.....** K175 0 13.a.(1)(d)

(e) **Secured by nonfarm nonresidential properties:**

(1) **Loans secured by owner-occupied nonfarm nonresidential properties.....** K176 0 13.a.(1)(e)(1)

(2) **Loans secured by other nonfarm nonresidential properties.....** K177 0 13.a.(1)(e)(2)

(2) **Loans to finance agricultural production and other loans to farmers.....** K178 0 13.a.(2)

(3) **Commercial and industrial loans.....** K179 0 13.a.(3)

(4) **Loans to individuals for household, family, and other personal expenditures:**

(a) **Credit cards.....** K180 0 13.a.(4)(a)

(b) **Automobile loans.....** K181 0 13.a.(4)(b)

(c) **Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....** K182 0 13.a.(4)(c)

**Schedule RC-M—Continued**

		Dollar Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
13. a.	(5) All other loans and all leases.....	K183			0	13.a.(5)
	<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part 1) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.(1) through (5)):</i>					
	(a) Loans to depository institutions and acceptances of other banks.....	K184			0	13.a.(5)(a)
	(b) Loans to foreign governments and official institutions.....	K185			0	13.a.(5)(b)
	(c) Other loans <sup>1</sup> .....	K186			0	13.a.(5)(c)
	(d) Lease financing receivables.....	K273			0	13.a.(5)(d)
		RCFN				
	(e) Loans secured by real estate in foreign offices.....	K290			0	13.a.(5)(e)
		RCON				
b.	Other real estate owned (included in Schedule RC, item 7):					
	(1) Construction, land development, and other land in domestic offices.....	K187			0	13.b.(1)
	(2) Farmland in domestic offices.....	K188			0	13.b.(2)
	(3) 1-4 family residential properties in domestic offices.....	K189			0	13.b.(3)
	(4) Multifamily (5 or more) residential properties in domestic offices.....	K190			0	13.b.(4)
	(5) Nonfarm nonresidential properties in domestic offices.....	K191			0	13.b.(5)
		RCFN				
	(6) In foreign offices.....	K260			0	13.b.(6)
	(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFD				
		K192			0	13.b.(7)
c.	Debt securities (included in Schedule RC, items 2.a and 2.b).....	J461			0	13.c.
d.	Other assets (exclude FDIC loss-sharing indemnification assets).....	J462			0	13.d.
14.	Captive insurance and reinsurance subsidiaries:					
	a. Total assets of captive insurance subsidiaries <sup>2</sup> .....	K193			26,000	14.a.
	b. Total assets of captive reinsurance subsidiaries <sup>2</sup> .....	K194			0	14.b.

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

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

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

	(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. 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			38,000	F175			14,000	F177			16,000	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			41,000	C237			9,000	C229			227,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238			0	C239			0	C230			1,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499			73,000	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			3,000	F181			0	F183			2,000	1.e.(2)
f. In foreign offices.....	RCFN				RCFN				RCFN				1.f.
B572				5,000	B573			0	B574			0	
2. Loans to depository institutions and acceptances of other banks:													
a. To U.S. banks and other U.S. depository institutions.....	RCFD				RCFD				RCFD				2.a.
5377				0	5378			0	5379			0	
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			24,000	1252			0	1253			30,000	4.a.
b. To non-U.S. addressees (domicile).....	1254			0	1255			0	1256			6,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards.....	B575			0	B576			0	B577			0	5.a.
b. <b>Automobile loans</b> .....	K213			0	K214			0	K215			0	5.b.
c. <b>Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b> .....	K216			7,000	K217			0	K218			0	5.c.
6. Loans to foreign governments and official institutions.....	5389			0	5390			0	5391			0	6.
7. All other loans.....	5459			41,000	5460			10,000	5461			9,000	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 items 10 and 11 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 that are wholly or partially guaranteed by the U.S. Government, <b>excluding loans and leases covered by loss-sharing agreements with the FDIC</b> .....	K036			0	K037			0	K038			0	10.
a. <b>Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"</b> .....	K039			0	K040			0	K041			0	10.a.
b. <b>Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above</b> .....	K042			0	K043			0	K044			0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:													
a. Loans secured by real estate in domestic offices:													
(1) Construction, land development, and other land loans:													
(a) 1-4 family residential construction loans.....	RCON				RCON				RCON				11.a.(1)(a)
(b) Other construction loans and all land development and other land loans.....	K045			0	K046			0	K047			0	11.a.(1)(b)
(2) Secured by farmland.....	K048			0	K049			0	K050			0	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.....	K051			0	K052			0	K053			0	11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:													
(1) Secured by first liens.....	K054			0	K055			0	K056			0	11.a.(3)(b)(1)
(2) Secured by junior liens.....	K057			0	K058			0	K059			0	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	K060			0	K061			0	K062			0	11.a.(4)
	K063			0	K064			0	K065			0	

**Schedule RC-N—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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
11. a. (5) <b>Secured by nonfarm nonresidential properties:</b>													
(a) <b>Loans secured by owner-occupied nonfarm nonresidential properties</b> .....	K066			0	K067			0	K068			0	11.a.(5)(a)
(b) <b>Loans secured by other nonfarm nonresidential properties</b> .....	K069			0	K070			0	K071			0	11.a.(5)(b)
b. <b>Loans to finance agricultural production and other loans to farmers</b> .....	RCFD				RCFD				RCFD				11.b.
K072			0	K073			0	K074				0	11.b.
c. <b>Commercial and industrial loans</b> .....	K075			0	K076			0	K077			0	11.c.
d. <b>Loans to individuals for household, family, and other personal expenditures:</b>													
(1) <b>Credit cards</b> .....	K078			0	K079			0	K080			0	11.d.(1)
(2) <b>Automobile loans</b> .....	K081			0	K082			0	K083			0	11.d.(2)
(3) <b>Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b> .....	K084			0	K085			0	K086			0	11.d.(3)
e. <b>All other loans and all leases</b> .....	K087			0	K088			0	K089			0	11.e.
<i>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):</i>													
(1) <b>Loans to depository institutions and acceptances of other banks</b> .....	K091			0	K092			0	K093			0	11.e.(1)
(2) <b>Loans to foreign governments and official institutions</b> .....	K095			0	K096			0	K097			0	11.e.(2)
(3) <b>Other loans<sup>1</sup></b> .....	K099			0	K100			0	K101			0	11.e.(3)
(4) <b>Lease financing receivables</b> .....	K269			0	K271			0	K272			0	11.e.(4)
(5) <b>Loans secured by real estate in foreign offices</b> .....	RCFN				RCFN				RCFN				11.e.(5)
K291			0	K292			0	K293				0	11.e.(5)
f. <b>Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements</b> .....	RCFD				RCFD				RCFD				11.f.
K102			0	K103			0	K104				0	11.f.

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

**Schedule RC-N—Continued**

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												
<b>1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):</b>													
<b>a. Construction, land development, and other land loans in domestic offices:</b>													
(1) 1–4 family residential construction loans.....	K105			0	K106			0	K107			0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K108			0	K109			0	K110			2,000	M.1.a.(2)
<b>b. Loans secured by 1-4 family residential properties in domestic offices.....</b>	F661			0	F662			0	F663			19,000	M.1.b.
<b>c. Secured by multifamily (5 or more) residential properties in domestic offices.....</b>	K111			0	K112			0	K113			0	M.1.c.
<b>d. Secured by nonfarm nonresidential properties in domestic offices:</b>													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114			0	K115			0	K116			0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117			0	K118			0	K119			0	M.1.d.(2)
<b>e. Commercial and industrial loans:</b>	RCFD				RCFD				RCFD				
(1) To U.S. addressees (domicile).....	K120			0	K121			0	K122			1,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123			0	K124			0	K125			0	M.1.e.(2)
<b>f. All other loans (include loans to individuals for household, family, and other personal expenditures).....</b>	K126			0	K127			0	K128			0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>													
(1) Loans secured by farmland in domestic offices.....	RCON				RCON				RCON				
(2) Loans to depository institutions and acceptances of other banks.....	K130			0	K131			0	K132			0	M.1.f.(1)
(3) Loans to finance agricultural production and other loans to farmers.....	RCFD				RCFD				RCFD				
(4) Loans to individuals for household, family, and other personal expenditures:	K134			0	K135			0	K136			0	M.1.f.(2)
(a) Credit cards.....	K138			0	K139			0	K140			0	M.1.f.(3)
(b) Automobile loans.....	K274			0	K275			0	K276			0	M.1.f.(4)(a)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K277			0	K278			0	K279			0	M.1.f.(4)(b)
(d) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K280			0	K281			0	K282			0	M.1.f.(4)(c)



**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				
	Dollar Amounts in Thousands												
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
1. f. (5) Loans to foreign governments and official institutions.....	K283		0		K284		0		K285			0	M.1.f.(5)
(6) Other loans <sup>1</sup> .....	K286		0		K287		0		K288			0	M.1.f.(6)
(7) Loans secured by real estate in foreign offices.....	RCFN				RCFN				RCFN				M.1.f.(7)
K294		0		K295		0		K296			0		
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.....	RCFD				RCFD				RCFD				M.2.
6558		0		6559		0		6560			3,000		
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248		0		1249		0		1250			0	M.3.
4. Not applicable													
5. Loans and leases held for sale 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				
	Dollar Amounts in Thousands								
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
6. Derivative contracts:									
Fair value of amounts carried as assets.....	3529		0		3530			11,000	M.6.

	RCFD	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter.....	C410			36,000	M.7.
8. Nonaccrual assets sold during the quarter.....	C411			10,000	M.8.

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

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

All FDIC-insured depository institutions must complete items 1 through 11, Memorandum items 1 and 5, and, if applicable, Memorandum items 2, 3, and 6 through 15 each quarter.

		Dollar Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	F236		207,131,000		1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	F237		90,319,000		2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFN				
		F234		90,304,000		3.
4.	<b>Average consolidated total assets</b> .....	RCFD				
		K652		239,848,000		4.
a.	<b>Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)</b> .....		<b>Number</b>			
		K653	1			4.a.
5.	<b>Average tangible equity</b> <sup>1</sup> .....	K654		11,575,000		5.
6.	<b>Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions</b> .....	K655		178,000		6.
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		3,408,000		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		179,000		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		900,000		8.c.
d.	Over five years.....	G472		2,605,000		8.d.
9.	Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCON				
		G803		0		9.
10.	<b>Banker's bank certification:</b>					
	<b>Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?</b> .....	RCFD	Yes	No		
		K656	NO			10.
	<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>		Bil	Mil	Thou	
a.	<b>Banker's bank deduction</b> .....	K657			0	10.a.
b.	<b>Banker's bank deduction limit</b> .....	K658			0	10.b.
11.	<b>Custodial bank certification:</b>					
	<b>Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?</b> .....		Yes	No		
		K659	YES			11.
	<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>		Bil	Mil	Thou	
a.	<b>Custodial bank deduction</b> .....	K660		131,636,000		11.a.
b.	<b>Custodial bank deduction limit</b> .....	K661		96,072,000		11.b.

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

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands					
		RCON	Bil	Mil	Thou		
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, 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: <sup>1</sup>							
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049		996,000		M.1.a.(1)	
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F050	50,576			M.1.a.(2)	
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>							
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051		115,816,000		M.1.b.(1)	
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F052	9,543			M.1.b.(2)	
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>							
(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	0			M.1.c.(2)	
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>							
(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	0			M.1.d.(2)	
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets<sup>2</sup></i>							
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) <sup>3</sup> .....							
		5597		35,900,000		M.2.	
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:							
TEXT		RCON	FDIC Cert No.				
A545		A545					M.3.

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
4. Not applicable.						
<b>Memorandum items 5.a and 5.b are to be completed by all banks.</b>						
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions): <sup>4</sup>						
a. Amount of noninterest-bearing transaction accounts of more than \$250,000.....		J944		78,485,000		M.5.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....		J945	7,069			M.5.b.

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

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

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

<sup>4</sup> Excludes interest-bearing demand deposits.

**Schedule RC-O—Continued**

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

Memoranda—Continued

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
6. Criticized and classified items:					
a. Special mention.....	K663				M.6.a.
b. Substandard.....	K664				M.6.b.
c. Doubtful.....	K665				M.6.c.
d. Loss.....	K666				M.6.d.
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	K675				M.7.
8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations.....	K667				M.8.
9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations.....	K668				M.9.
10. Commitments to fund construction, land development, and other land loans secured by real estate in domestic offices:	RCON				
a. Total unfunded commitments.....	K676		159,000		M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	K677		0		M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	RCFD				
	K669		0		M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d).....	RCON				
	K678		32,164,000		M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.</i>					
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):					
a. Construction, land development, and other land loans secured by real estate in domestic offices.....	K679		0		M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties in domestic offices.....	K680		0		M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices.....	K681		0		M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices.....	K682		0		M.13.d.
	RCFD				
e. Commercial and industrial loans.....	K670		0		M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	K671		0		M.13.f.
g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans).....	K672		0		M.13.g.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>					
14. Amount of the institution's largest counterparty exposure.....	K673				M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	K674				M.15.

## 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 assets<sup>1</sup> and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale<sup>2</sup> from all sources, loan sales, or quarter-end loans held for sale or trading 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 <sup>2</sup> :									
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 <sup>2</sup> :									
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 or trading at quarter-end (included in Schedule RC, items 4.a and 5):									
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.c, 5.f, 5.g, and 5.i):									
a. Closed-end 1-4 family residential mortgage loans.....	RIAD								5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	F184	0							5.a.
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								6.a.
b. Closed-end junior liens.....	F678	0							6.a.
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)

<sup>1</sup> The \$1 billion asset size test is generally based on the total assets reported on the **June 30, 2010**, Report of Condition

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

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

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

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in 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																				
<b>ASSETS</b>																				
1. Available-for-sale securities.....	1773		68,423,000		G474		0		G475		16,133,000		G476		52,290,000		G477		0	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		15,000		G484		0		G485		0		G486		10,000		G487		5,000	3.
4. Loans and leases held for investment.....	G488		269,000		G489		0		G490		0		G491		269,000		G492		0	4.
5. Trading assets:																				
a. Derivative assets.....	3543		6,872,000		G493		26,080,000		G494		6,955,000		G495		25,903,000		G496		94,000	5.a.
b. Other trading assets.....	G497		663,000		G498		0		G499		617,000		G500		16,000		G501		30,000	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		1,055,000		G392		0		G395		0		G396		1,055,000		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		77,297,000		G503		26,080,000		G504		23,705,000		G505		79,543,000		G506		129,000	7.
<b>LIABILITIES</b>																				
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		6,738,000		G512		25,550,000		G513		6,098,000		G514		25,955,000		G515		235,000	10.a.
b. Other trading liabilities.....	G516		432,000		G517		0		G518		431,000		G519		1,000		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		693,000		G806		0		G807		452,000		G808		241,000		G809		0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531		7,863,000		G532		25,550,000		G533		6,981,000		G534		26,197,000		G535		235,000	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	G540		0	M.1.a.
b.	Nontrading derivative assets.....	G541		1,053,000	G542		0	G543		0	G544		1,053,000	G545		0	G545		0	M.1.b.
c.	<a href="#">TEXT</a> G546	G546		0	G547		0	G548		0	G549		0	G550		0	G550		0	M.1.c.
d.	<a href="#">TEXT</a> G551	G551		0	G552		0	G553		0	G554		0	G555		0	G555		0	M.1.d.
e.	<a href="#">TEXT</a> G556	G556		0	G557		0	G558		0	G559		0	G560		0	G560		0	M.1.e.
f.	<a href="#">TEXT</a> G561	G561		0	G562		0	G563		0	G564		0	G565		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	F263		0	M.2.a.
b.	Nontrading derivative liabilities.....	G566		690,000	G567		0	G568		449,000	G569		241,000	G570		0	G570		0	M.2.b.
c.	<a href="#">TEXT</a> G571	G571		0	G572		0	G573		0	G574		0	G575		0	G575		0	M.2.c.
d.	<a href="#">TEXT</a> G576	G576		0	G577		0	G578		0	G579		0	G580		0	G580		0	M.2.d.
e.	<a href="#">TEXT</a> G581	G581		0	G582		0	G583		0	G584		0	G585		0	G585		0	M.2.e.
f.	<a href="#">TEXT</a> G586	G586		0	G587		0	G588		0	G589		0	G590		0	G590		0	M.2.f.

**Schedule RC-R—Regulatory Capital**

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
<b>Tier 1 capital</b>					
1. Total bank equity capital (from Schedule RC, item 27.a).....	3210		17,871,000		1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities <sup>1</sup> (if a gain, report as a positive value; if a loss, report as a negative value).....	8434		398,000		2.
3. LESS: Net unrealized loss on available-for-sale <b>EQUITY</b> securities <sup>1</sup> (report loss as a <b>positive</b> value).....	A221		0		3.
4. LESS: Accumulated net gains (losses) on cash flow hedges <sup>1</sup> (if a gain, report as a positive value; if a loss, report as a negative value).....	4336		(936,000)		4.
5. LESS: Nonqualifying perpetual preferred stock.....	B588		0		5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries.....	B589		851,000		6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets.....	B590		7,295,000		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		11,965,000		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		11,965,000		11.
<b>Tier 2 capital</b>					
12. Qualifying subordinated debt and redeemable preferred stock.....	5306		2,680,000		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		475,000		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	2221		0		15.
16. Other Tier 2 capital components.....	B594		0		16.
17. Tier 2 capital (sum of items 12 through 16).....	5311		3,155,000		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	8275		3,155,000		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		15,120,000		21.
<b>Total assets for leverage ratio</b>					
22. Average total assets (from Schedule RC-K, item 9).....	3368		239,848,000		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above).....	B590		7,295,000		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		(1,595,000)		26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26).....	A224		234,148,000		27.
<b>Adjustments for financial subsidiaries</b>					
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.

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



Schedule RC-R—Continued

Capital ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)

	(Column A)		(Column B)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio <sup>1</sup> .....	7273	0.00%	7204	5.11%	31.
32. Tier 1 risk-based capital ratio <sup>2</sup> .....	7274	0.00%	7206	13.48%	32.
33. Total risk-based capital ratio <sup>3</sup> .....	7275	0.00%	7205	17.03%	33.

<sup>1</sup> The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

<sup>2</sup> The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

<sup>3</sup> The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

**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)			(Column D)			(Column E)			(Column F)						
	Allocation by Risk Weight Category																						
	0%			20%			50%			100%													
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
<b>Balance Sheet Asset Categories</b>																							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b).....	RCFD 0010	117,552,000			RCFD C869	0		RCFD B600	65,077,000			RCFD B601	52,475,000						RCFD B602	0		34.	
	RCFD 1754	4,012,000			RCFD B603	(25,000)		RCFD B604	925,000			RCFD B605	2,424,000			RCFD B606	468,000			RCFD B607	220,000		35.
35. Held-to-maturity securities.....	RCFD 1773	68,423,000			RCFD B608	129,000		RCFD B609	29,586,000			RCFD B610	27,748,000			RCFD B611	2,548,000			RCFD B612	8,412,000		36.
36. Available-for-sale securities.....	RCFD C225	722,000						RCFD C063	717,000			RCFD C064	5,000						RCFD B520	0		37.	
37. Federal funds sold and securities purchased under agreements to resell.....	RCFD 5369	15,000			RCFD B617	0		RCFD B618	0			RCFD B619	0			RCFD B620	0			RCFD B621	15,000		38.
38. Loans and leases held for sale.....	RCFD B528	28,969,000			RCFD B622	0		RCFD B623	5,090,000			RCFD B624	6,488,000			RCFD B625	3,910,000			RCFD B626	13,481,000		39.
39. Loans and leases, net of unearned income.....	RCFD 3123	373,000			RCFD 3123	373,000																40.	
40. LESS: Allowance for loan and lease losses.....	RCFD 3545	7,535,000			RCFD B627	7,535,000		RCFD B628	0			RCFD B629	0			RCFD B630	0			RCFD B631	0		41.
41. Trading assets.....	RCFD B639	24,674,000			RCFD B640	5,751,000		RCFD B641	564,000			RCFD B642	37,000			RCFD B643	5,000			RCFD 5339	18,317,000		42.
42. All other assets <sup>1</sup> .....	RCFD 2170	251,529,000			RCFD B644	13,017,000		RCFD 5320	101,959,000			RCFD 5327	89,177,000			RCFD 5334	6,931,000			RCFD 5340	40,445,000		43.
43. Total assets ( sum of items 34 through 42).....																							

<sup>1</sup> Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets.

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount <sup>1</sup>			(Column C) (Column D) (Column E) (Column F) Allocation by Risk Weight Category											
	0%				20%			50%			100%								
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
Dollar Amounts in Thousands																			
<b>Derivatives and Off-Balance Sheet Items</b>	RCFD B546				RCFD B547			RCFD B548			RCFD B581			RCFD B582			RCFD B583		
44. Financial standby letters of credit.....	7,788,000			1.00 or 12.5 <sup>2</sup>	7,788,000			428,000			2,004,000			0			5,356,000		
45. Performance standby letters of credit.....	RCFD 3821				RCFD B650			RCFD B651			RCFD B652			RCFD B653			RCFD B654		
	616,000			0.50	308,000			28,000			40,000			0			240,000		
46. Commercial and similar letters of credit.....	RCFD 3411				RCFD B655			RCFD B656			RCFD B657			RCFD B658			RCFD B659		
	405,000			0.20	81,000			0			0			0			81,000		
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCFD 3429				RCFD B660			RCFD B661			RCFD B662			RCFD B663					
	0			1.00	0			0			0			0					
48. Securities lent.....	RCFD 3433				RCFD B664			RCFD B665			RCFD B666			RCFD B667			RCFD B668		
	250,228,000			1.00	250,228,000			249,468,000			760,000			0			0		
49. Retained recourse on small business obligations sold with recourse.....	RCFD A250				RCFD B669			RCFD B670			RCFD B671			RCFD B672			RCFD B673		
	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											
	108,320			12.5 <sup>3</sup>	1,354,000			1,354,000											
51. All other financial assets sold with recourse.....	RCFD B675				RCFD B676			RCFD B677			RCFD B678			RCFD B679			RCFD B680		
	0			1.00	0			0			0			0			0		
52. All other off-balance sheet liabilities.....	RCFD B681				RCFD B682			RCFD B683			RCFD B684			RCFD B685			RCFD B686		
	12,307,000			1.00	12,307,000			0			11,989,000			0			318,000		
53. Unused commitments:	RCFD 3833				RCFD B687			RCFD B688			RCFD B689			RCFD B690			RCFD B691		
a. With an original maturity exceeding one year.....	21,694,000			0.50	10,847,000			0			290,000			0			10,557,000		
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		
	0			0.10	0			0			0			0			0		
54. Derivative contracts.....	RCFD A167				RCFD B693			RCFD B694			RCFD B695								
	13,678,000				736,000			4,849,000			8,093,000								

<sup>1</sup> Column A multiplied by credit conversion factor.

<sup>2</sup> 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.

<sup>3</sup> 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
<b>Totals</b>												
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		
	352,619,000			109,109,000			15,024,000			58,351,000		
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			21,821,800			7,512,000			58,351,000		
58. Market risk equivalent assets.....										RCFD 1651		
										1,080,000		
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		
										88,764,800		
										RCFD A222		
60. LESS: Excess allowance for loan and lease losses.....										0		
										RCFD 3128		
61. LESS: Allocated transfer risk reserve.....										0		
										RCFD A223		
62. Total risk-weighted assets (item 59 minus items 60 and 61).....										88,764,800		

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		8,415,000	

**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: <sup>1</sup>																
a. Interest rate contracts.....	3809	204,060,000				8766	264,664,000				8767	212,871,000				M.2.a.
b. Foreign exchange contracts.....	3812	318,818,000				8769	7,213,000				8770	7,603,000				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	1,426,000				A001	135,000				A002	155,000				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	250,000				G598	175,000				G599	0				M.2.g.(1)
(2) Subinvestment grade.....	G600	43,000				G601	1,000				G602	0				M.2.g.(2)

<sup>1</sup> Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.





**Schedule RC-S—Continued**

Dollar Amounts in Thousands	(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	
<b>Bank Asset Sales</b>																						
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			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			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) <sup>1</sup> .....	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			275,000	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in schedule RC-S, item 1, column C <sup>2</sup> .....	C407				M.4.

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

<sup>2</sup> 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	Yes	No	
	A345	YES		1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCFD	Yes	No	
	A346	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	Yes	No	
	B867	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 10, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 22.a and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts			
	Dollar Amounts in Thousands				Tril	Bil	Mil	Thou	Tril	Bil		Mil	Thou
<b>FIDUCIARY AND RELATED ASSETS</b>	RCFD B868				RCFD B869				RCFD B870	RCFD B871			
4. Personal trust and agency accounts.....	22,000				12,571,000				83	13		4.	
5. Employee benefit and retirement-related trust and agency accounts:													
a. Employee benefit—defined contribution.....	0				68,682,000				0	74		5.a.	
b. Employee benefit—defined benefit.....	0				907,330,000				0	492		5.b.	
c. Other employee benefit and retirement-related accounts.....	0				0				0	0		5.c.	
6. Corporate trust and agency accounts.....	351,000				798,286,000				217	39,074		6.	
7. Investment management and investment advisory agency accounts.....	9,000				0				2	0		7.	
8. Foundation and endowment trust and agency accounts.....	0				0				3	0		8.	
9. Other fiduciary accounts.....	7,404,000				463,103,000				155	706		9.	
10. Total fiduciary accounts (sum of items 4 through 9).....	<b>7,786,000</b>				<b>2,249,972,000</b>				<b>460</b>	<b>40,359</b>		10.	
11. Custody and safekeeping accounts.....					24,641,078,000					533,177		11.	

**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 7,404,000	RCFN B901 9,677,873,000	RCFN B902 150	RCFN B903 196,563	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 0	RCFD J260 2,243,000	RCFD J261 0	RCFD J262 133,465	13.

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
<b>FIDUCIARY AND RELATED SERVICES INCOME</b>					
14. Personal trust and agency accounts	B904			6,000	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	B905			31,000	15.a.
b. Employee benefit—defined benefit	B906			416,000	15.b.
c. Other employee benefit and retirement-related accounts	B907			0	15.c.
16. Corporate trust and agency accounts	A479			366,000	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			216,000	19.
20. Custody and safekeeping accounts	B909			1,882,000	20.
21. Other fiduciary and related services income	B910			640,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	4070			3,557,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22)	B912			1,487,000	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			3,557,000	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.

	(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.

	(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					0	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313			0	RCFD J314				0	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929			0						M.2.b.

	(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			132	B932			74,777,000	M.3.a.
b. International/Global equity.....	B933			53	B934			20,138,000	M.3.b.
c. Stock/Bond blend.....	B935			16	B936			7,851,000	M.3.c.
d. Taxable bond.....	B937			50	B938			34,240,000	M.3.d.
e. Municipal bond.....	B939			0	B940			0	M.3.e.
f. Short-term investments/Money market.....	B941			39	B942			78,331,000	M.3.f.
g. Specialty/Other.....	B943			8	B944			1,531,000	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945			298	B946			216,868,000	M.3.h.

**Schedule RC-T—Continued**

	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries			
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
Dollar Amounts in Thousands										
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts.....	B947		0	B948		0	B949		0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	B950		0	B951		0	B952		0	M.4.b.
c. Investment management and investment advisory agency accounts.....	B953		0	B954		0	B955		0	M.4.c.
d. Other fiduciary accounts and related services.....	B956		0	B957		0	B958		0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	B959		0	B960		0	B961		0	M.4.e.

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

Robert Call, Managing Director

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

Telephone: Area code/phone number/extension (TEXT B963)

FAX: Area code/phone number (TEXT B964)

**Schedule RC-V—Variable Interest Entities**

	(Column A) Securitization Vehicles				(Column B) ABCP Conduits				(Column C) Other VIEs				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
<b>1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:</b>													
a. Cash and balances due from depository institutions.....	J981			0	J982			0	J983			0	1.a.
b. Held-to-maturity securities.....	J984			0	J985			0	J986			0	1.b.
c. Available-for-sale securities.....	J987			79,000	J988			0	J989			0	1.c.
d. Securities purchased under agreements to resell.....	J990			0	J991			0	J992			0	1.d.
e. Loans and leases held for sale.....	J993			0	J994			0	J995			0	1.e.
f. Loans and leases, net of unearned income.....	J996			0	J997			0	J998			0	1.f.
g. Less: Allowance for loan and lease losses.....	J999			0	K001			0	K002			0	1.g.
h. Trading assets (other than derivatives).....	K003			0	K004			0	K005			27,000	1.h.
i. Derivative trading assets.....	K006			0	K007			0	K008			0	1.i.
j. Other real estate owned.....	K009			0	K010			0	K011			0	1.j.
k. Other assets.....	K012			0	K013			0	K014			0	1.k.
<b>2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:</b>													
a. Securities sold under agreements to repurchase.....	K015			0	K016			0	K017			0	2.a.
b. Derivative trading liabilities.....	K018			0	K019			0	K020			0	2.b.
c. Commercial paper.....	K021			0	K022			0	K023			0	2.c.
d. Other borrowed money (exclude commercial paper).....	K024			117,000	K025			0	K026			0	2.d.
e. Other liabilities.....	K027			0	K028			0	K029			0	2.e.
<b>3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above).....</b>	K030			0	K031			0	K032			0	3.
<b>4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....</b>	K033			0	K034			0	K035			0	4.

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g, Schedule RC-F, item 6.f, and Schedule RC-O, Memorandum items 6 through 9, 14, and 15, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice

to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy.

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

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

Comments?.....

RCON	Yes / No
6979	NO

BANK MANAGEMENT STATEMENT (please type or print clearly):

(TEXT 6980)

6980	TEXT