

## Federal Financial Institutions Examination Council

---



1

---

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

Institution Name	<b>CITIBANK, N.A.</b>
City	<b>LAS VEGAS</b>
State	<b>NV</b>
Zip Code	<b>89109</b>
Call Report Quarter End Date	<b>12/31/2008</b>
Report Type	<b>031</b>
RSSD-ID	<b>476810</b>
FDIC Certificate Number	<b>7213</b>
OCC Charter Number	<b>1461</b>
ABA Routing Number	<b>21000089</b>
Last updated on	<b>3/3/2009</b>

## Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	<b>20081231</b>	1.
2. FDIC certificate number.....	RSSD9050	<b>7213</b>	2.
3. Legal title of bank.....	RSSD9017	<b>Citibank, N.A.</b>	3.
4. City.....	RSSD9130	<b>Las Vegas</b>	4.
5. State abbreviation.....	RSSD9200	<b>NV</b>	5.
6. Zip code.....	RSSD9220	<b>89169</b>	6.

## Contact Information

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name.....	TEXTC490	<b>CONF</b>	1.a.1.
2. Title.....	TEXTC491	<b>CONF</b>	1.a.2.
3. E-mail Address.....	TEXTC492	<b>CONF</b>	1.a.3.
4. Telephone.....	TEXTC493	<b>CONF</b>	1.a.4.
5. FAX.....	TEXTC494	<b>CONF</b>	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	<b>CONF</b>	1.b.1.
2. Title.....	TEXTC496	<b>CONF</b>	1.b.2.
3. E-mail Address.....	TEXT4086	<b>CONF</b>	1.b.3.
4. Telephone.....	TEXT8902	<b>CONF</b>	1.b.4.
5. FAX.....	TEXT9116	<b>CONF</b>	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title.....	TEXTB962	<b>CONF</b>	2.a.
b. E-mail Address.....	TEXTB926	<b>CONF</b>	2.b.
c. Telephone.....	TEXTB963	<b>CONF</b>	2.c.
d. FAX.....	TEXTB964	<b>CONF</b>	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	<b>CONF</b>	3.a.1.
2. Title.....	TEXTC367	<b>CONF</b>	3.a.2.
3. E-mail Address.....	TEXTC368	<b>CONF</b>	3.a.3.
4. Telephone.....	TEXTC369	<b>CONF</b>	3.a.4.
5. FAX.....	TEXTC370	<b>CONF</b>	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	<b>CONF</b>	3.b.1.
2. Title.....	TEXTC372	<b>CONF</b>	3.b.2.
3. E-mail Address.....	TEXTC373	<b>CONF</b>	3.b.3.
4. Telephone.....	TEXTC374	<b>CONF</b>	3.b.4.
5. FAX.....	TEXTC375	<b>CONF</b>	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name.....	TEXTC437	<b>CONF</b>	4.a.1.
2. Title.....	TEXTC438	<b>CONF</b>	4.a.2.
3. E-mail Address.....	TEXTC439	<b>CONF</b>	4.a.3.
4. Telephone.....	TEXTC440	<b>CONF</b>	4.a.4.
5. FAX.....	TEXTC441	<b>CONF</b>	4.a.5.

Dollar amounts in thousands

b. Secondary Contact				4.b.
1. Name.....	TEXTC442	<b>CONF</b>		4.b.1.
2. Title.....	TEXTC443	<b>CONF</b>		4.b.2.
3. E-mail Address.....	TEXTC444	<b>CONF</b>		4.b.3.
4. Telephone.....	TEXTC445	<b>CONF</b>		4.b.4.
5. FAX.....	TEXTC446	<b>CONF</b>		4.b.5.
c. Third Contact				4.c.
1. Name.....	TEXTC870	<b>CONF</b>		4.c.1.
2. Title.....	TEXTC871	<b>CONF</b>		4.c.2.
3. E-mail Address.....	TEXTC872	<b>CONF</b>		4.c.3.
4. Telephone.....	TEXTC873	<b>CONF</b>		4.c.4.
5. FAX.....	TEXTC874	<b>CONF</b>		4.c.5.
d. Fourth Contact				4.d.
1. Name.....	TEXTC875	<b>CONF</b>		4.d.1.
2. Title.....	TEXTC876	<b>CONF</b>		4.d.2.
3. E-mail Address.....	TEXTC877	<b>CONF</b>		4.d.3.
4. Telephone.....	TEXTC878	<b>CONF</b>		4.d.4.
5. FAX.....	TEXTC879	<b>CONF</b>		4.d.5.

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

Dollar amounts in thousands

1. Comments?.....	RCON6979	<b>No</b>	1.
2. Bank Management Statement.....	TEXT6980		2.

## Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:				1.
a. Interest and fee income on loans:				1.a.
1. In domestic offices:				1.a.1.
a. Loans secured by real estate:				1.a.1.a.
1. Loans secured by 1-4 family residential properties.....	RIAD4435	<b>11,080,000</b>		1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	<b>1,328,000</b>		1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	<b>6,000</b>		1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	<b>2,516,000</b>		1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:				1.a.1.d.
1. Credit cards.....	RIADB485	<b>0</b>		1.a.1.d.1.
2. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB486	<b>2,283,000</b>		1.a.1.d.2.
e. Loans to foreign governments and official institutions.....	RIAD4056	<b>1,000</b>		1.a.1.e.
f. All other loans in domestic offices.....	RIADB487	<b>1,883,000</b>		1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	<b>26,515,000</b>		1.a.2.
3. Total interest and fee income on loans.....	RIAD4010	<b>45,612,000</b>		1.a.3.
b. Income from lease financing receivables.....	RIAD4065	<b>190,000</b>		1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	<b>2,612,000</b>		1.c.
d. Interest and dividend income on securities:				1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	<b>82,000</b>		1.d.1.
2. Mortgage-backed securities.....	RIADB489	<b>3,114,000</b>		1.d.2.

Dollar amounts in thousands

3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	<b>3,838,000</b>	1.d.3.
e. Interest income from trading assets.....	RIAD4069	<b>6,501,000</b>	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	<b>976,000</b>	1.f.
g. Other interest income.....	RIAD4518	<b>401,000</b>	1.g.
h. Total interest income.....	RIAD4107	<b>63,326,000</b>	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Interest on deposits in domestic offices:			2.a.1.
a. Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	<b>15,000</b>	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	<b>2,060,000</b>	2.a.1.b.1.
2. Time deposits of \$100,000 or more.....	RIADA517	<b>1,602,000</b>	2.a.1.b.2.
3. Time deposits of less than \$100,000.....	RIADA518	<b>472,000</b>	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	<b>13,804,000</b>	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	<b>1,014,000</b>	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	<b>6,997,000</b>	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	<b>1,127,000</b>	2.d.
e. Total interest expense .....	RIAD4073	<b>27,091,000</b>	2.e.
3. Net interest income.....	RIAD4074	<b>36,235,000</b>	3.
4. Provision for loan and lease losses.....	RIAD4230	<b>20,832,000</b>	4.
5. Noninterest income:			5.
a. Income from fiduciary activities.....	RIAD4070	<b>2,103,000</b>	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	<b>638,000</b>	5.b.
c. Trading revenue.....	RIADA220	<b>-4,058,000</b>	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	<b>134,000</b>	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	<b>7,000</b>	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	<b>59,000</b>	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	<b>0</b>	5.d.4.
5. Income from other insurance activities.....	RIADC387	<b>860,000</b>	5.d.5.
e. Venture capital revenue.....	RIADB491	<b>0</b>	5.e.
f. Net servicing fees.....	RIADB492	<b>-740,000</b>	5.f.
g. Net securitization income.....	RIADB493	<b>168,000</b>	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	<b>247,000</b>	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	<b>-123,000</b>	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	<b>-506,000</b>	5.k.
l. Other noninterest income.....	RIADB497	<b>7,152,000</b>	5.l.
m. Total noninterest income.....	RIAD4079	<b>5,941,000</b>	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	<b>0</b>	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	<b>-1,900,000</b>	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	<b>14,834,000</b>	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	<b>4,126,000</b>	7.b.
c. Not available			7.c.

Dollar amounts in thousands

1. Goodwill impairment losses.....	RIADC216	<b>4,749,000</b>	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	<b>359,000</b>	7.c.2.
d. Other noninterest expense.....	RIAD4092	<b>13,476,000</b>	7.d.
e. Total noninterest expense.....	RIAD4093	<b>37,544,000</b>	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments.....	RIAD4301	<b>-18,100,000</b>	8.
9. Applicable income taxes (on item 8).....	RIAD4302	<b>-8,063,000</b>	9.
10. Income (loss) before extraordinary items and other adjustments.....	RIAD4300	<b>-10,037,000</b>	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	<b>3,822,000</b>	11.
12. Net income (loss).....	RIAD4340	<b>-6,215,000</b>	12.
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.....	RIAD4513	<b>27,000</b>	M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	RIAD8431	<b>0</b>	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).....	RIAD4313	<b>70,000</b>	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)).....	RIAD4507	<b>679,000</b>	M.4.
5. Number of full-time equivalent employees at end of current period.....	RIAD4150	<b>176003</b>	M.5.
6. Not applicable			M.6.
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.....	RIAD9106	<b>0</b>	M.7.
8. Trading revenue (from cash instruments and derivative instruments):			M.8.
a. Interest rate exposures.....	RIAD8757	<b>1,590,000</b>	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	<b>2,590,000</b>	M.8.b.
c. Equity security and index exposures.....	RIAD8759	<b>-1,804,000</b>	M.8.c.
d. Commodity and other exposures.....	RIAD8760	<b>93,000</b>	M.8.d.
e. Credit exposures.....	RIADF186	<b>-6,527,000</b>	M.8.e.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	<b>32,000</b>	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	<b>0</b>	M.9.b.
10. Credit losses on derivatives.....	RIADA251	<b>104,000</b>	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	<b>No</b>	M.11.
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)).....	RIADF228	<b>NR</b>	M.12.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets.....	RIADF551	<b>-9,044,000</b>	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	<b>-79,000</b>	M.13a.1.
b. Net gains (losses) on liabilities.....	RIADF553	<b>4,900,000</b>	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	<b>765,000</b>	M.13b.1.

## Schedule RI-A - Changes in Equity Capital

Dollar amounts in thousands

1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	<b>99,306,000</b>	1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles.....	RIADB507	<b>0</b>	2.
3. Balance end of previous calendar year as restated.....	RIADB508	<b>99,306,000</b>	3.

Dollar amounts in thousands

4. Net income (loss).....	RIAD4340	<b>-6,215,000</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	<b>142,000</b>	5.
6. Treasury stock transactions, net.....	RIADB510	<b>0</b>	6.
7. Changes incident to business combinations, net.....	RIAD4356	<b>0</b>	7.
8. Cash dividends declared on preferred stock.....	RIAD4470	<b>0</b>	8.
9. Cash dividends declared on common stock.....	RIAD4460	<b>0</b>	9.
10. Other comprehensive income.....	RIADB511	<b>-13,400,000</b>	10.
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above).....	RIAD4415	<b>1,525,000</b>	11.
12. Total equity capital end of current period.....	RIAD3210	<b>81,358,000</b>	12.

## Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands	(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans in domestic offices:					1.a.
1. 1-4 family residential construction loans.....	RIADC891	<b>0</b>	RIADC892	<b>0</b>	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	<b>0</b>	RIADC894	<b>0</b>	1.a.2.
b. Secured by farmland in domestic offices.....	RIAD3584	<b>0</b>	RIAD3585	<b>0</b>	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	<b>864,000</b>	RIAD5412	<b>8,000</b>	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RIADC234	<b>1,783,000</b>	RIADC217	<b>7,000</b>	1.c.2.a.
b. Secured by junior liens.....	RIADC235	<b>1,835,000</b>	RIADC218	<b>13,000</b>	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	<b>12,000</b>	RIAD3589	<b>1,000</b>	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	<b>3,000</b>	RIADC896	<b>0</b>	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	<b>0</b>	RIADC898	<b>0</b>	1.e.2.
f. In foreign offices.....	RIADB512	<b>156,000</b>	RIADB513	<b>15,000</b>	1.f.
2. Loans to depository institutions and acceptances of other banks:					2.
a. To U.S. banks and other U.S. depository institutions.....	RIAD4653	<b>0</b>	RIAD4663	<b>0</b>	2.a.
b. To foreign banks.....	RIAD4654	<b>131,000</b>	RIAD4664	<b>1,000</b>	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	RIAD4655	<b>0</b>	RIAD4665	<b>0</b>	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile).....	RIAD4645	<b>604,000</b>	RIAD4617	<b>285,000</b>	4.a.
b. To non-U.S. addressees (domicile).....	RIAD4646	<b>906,000</b>	RIAD4618	<b>159,000</b>	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RIADB514	<b>2,137,000</b>	RIADB515	<b>439,000</b>	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB516	<b>3,883,000</b>	RIADB517	<b>385,000</b>	5.b.
6. Loans to foreign governments and official institutions.....	RIAD4643	<b>3,000</b>	RIAD4627	<b>0</b>	6.
7. All other loans.....	RIAD4644	<b>438,000</b>	RIAD4628	<b>33,000</b>	7.
8. Lease financing receivables:					8.

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date	
a. Leases to individuals for household, family, and other personal expenditures.....	RIADF185	1,000	RIADF187	0	8.a.
b. All other leases.....	RIADC880	15,000	RIADF188	7,000	8.b.
9. Total.....	RIAD4635	12,771,000	RIAD4605	1,353,000	9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	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).....	RIAD4652	156,000	RIAD4662	15,000	M.2.
3. Not applicable					M.3.

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands

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).....	RIADC388	157,000	M.4.
---	----------	---------	------

### Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	10,659,000	1.
2. Recoveries.....	RIAD4605	1,353,000	2.
3. Charge-offs.....	RIADC079	12,771,000	3.
4. Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0	4.
5. Provision for loan and lease losses.....	RIAD4230	20,832,000	5.
6. Adjustments.....	RIADC233	-1,800,000	6.
7. Balance end of current period.....	RIAD3123	18,273,000	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	RIADC435	0	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	0	M.3.
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above).....	RIADC781	0	M.4.

### Schedule RI-D - Income from Foreign Offices

Dollar amounts in thousands

1. Total interest income in foreign offices.....	RIADC899	34,767,000	1.
2. Total interest expense in foreign offices.....	RIADC900	12,108,000	2.
3. Provision for loan and lease losses in foreign offices.....	RIADC901	8,615,000	3.
4. Noninterest income in foreign offices:			4.
a. Trading revenue.....	RIADC902	8,182,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	RIADC903	1,433,000	4.b.
c. Net securitization income.....	RIADC904	168,000	4.c.
d. Other noninterest income.....	RIADC905	3,940,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....	RIADC906	-326,000	5.
6. Total noninterest expense in foreign offices.....	RIADC907	18,413,000	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.....	RIADC908	-355,000	7.

Dollar amounts in thousands

8. Applicable income taxes (on items 1 through 7).....	RIADC909	<b>3,408,000</b>	8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....	RIADC910	<b>4,071,000</b>	9.
10. Net income attributable to foreign offices before internal allocations of income and expense.....	RIADC911	<b>9,336,000</b>	10.
11. Internal allocations of income and expense applicable to foreign offices.....	RIADC912	<b>-11,291,000</b>	11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	RIADC913	<b>-3,162,000</b>	12.
13. Consolidated net income attributable to foreign offices.....	RIADC914	<b>-5,117,000</b>	13.

## Schedule RI-E - Explanations

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	<b>0</b>	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	<b>0</b>	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	<b>0</b>	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	<b>0</b>	1.d.
e. Safe deposit box rent.....	RIADC015	<b>0</b>	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229	<b>0</b>	1.f.
g. Bank card and credit card interchange fees.....	RIADF555	<b>0</b>	1.g.
h. Disclose component and the dollar amount of that component:			1.h.
1. Describe component.....	TEXT4461	<b>Click here for value</b>	1.h.1.
2. Amount of component.....	RIAD4461	<b>-2,566,277</b>	1.h.2.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4462	<b>Click here for value</b>	1.i.1.
2. Amount of component.....	RIAD4462	<b>1,969,000</b>	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4463	<b>CDS Hedge Earnings</b>	1.j.1.
2. Amount of component.....	RIAD4463	<b>3,970,000</b>	1.j.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	<b>975,000</b>	2.a.
b. Advertising and marketing expenses.....	RIAD0497	<b>1,650,000</b>	2.b.
c. Directors' fees.....	RIAD4136	<b>0</b>	2.c.
d. Printing, stationery, and supplies.....	RIADC018	<b>361,000</b>	2.d.
e. Postage.....	RIAD8403	<b>0</b>	2.e.
f. Legal fees and expenses.....	RIAD4141	<b>0</b>	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	<b>0</b>	2.g.
h. Accounting and auditing expenses.....	RIADF556	<b>0</b>	2.h.
i. Consulting and advisory expenses.....	RIADF557	<b>465,000</b>	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	<b>0</b>	2.j.
k. Telecommunications expenses.....	RIADF559	<b>524,000</b>	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
1. Describe component.....	TEXT4464	<b>Expenses paid to affiliates</b>	2.l.1.
2. Amount of component.....	RIAD4464	<b>1,521,000</b>	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467	<b>Click here for value</b>	2.m.1.

Dollar amounts in thousands

2. Amount of component.....	RIAD4467	<b>542,000</b>	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468		2.n.1.
2. Amount of component.....	RIAD4468	<b>0</b>	2.n.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXT4469	<a href="#">Click here for value</a>	3.a.1.
2. Amount of component.....	RIAD4469	<b>3,924,000</b>	3.a.2.
3. Applicable income tax effect.....	RIAD4486	<b>102,000</b>	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXT4487		3.b.1.
2. Amount of component.....	RIAD4487	<b>0</b>	3.b.2.
3. Applicable income tax effect.....	RIAD4488	<b>0</b>	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component.....	TEXT4489		3.c.1.
2. Amount of component.....	RIAD4489	<b>0</b>	3.c.2.
3. Applicable income tax effect.....	RIAD4491	<b>0</b>	3.c.3.
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2):			4.
a. Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option.....	RIADF465	<b>0</b>	4.a.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527		4.b.1.
2. Amount of component.....	RIADB527	<b>0</b>	4.b.2.
5. Other transactions with parent holding company (from Schedule RI-A, item 11):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	<a href="#">Click here for value</a>	5.a.1.
2. Amount of component.....	RIAD4498	<b>6,177,000</b>	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499	<a href="#">Click here for value</a>	5.b.1.
2. Amount of component.....	RIAD4499	<b>-4,652,000</b>	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521	<a href="#">Click here for value</a>	6.a.1.
2. Amount of component.....	RIAD4521	<b>-2,044,000</b>	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522	<a href="#">Click here for value</a>	6.b.1.
2. Amount of component.....	RIAD4522	<b>244,000</b>	6.b.2.
7. Other explanations:			7.
a. Comments?.....	RIAD4769	<b>No</b>	7.a.
b. Other explanations.....	TEXT4769		7.b.

(TEXT4461) Write-downs on bridge loans

(TEXT4462) Operating income from affiliates

(TEXT4467) Amortization of computer software

(TEXT4469) Net Gain on Discontinued Operations

(TEXT4498) Capital Contribution

(TEXT4499) Transfer of Subsidiary to Corp Chain

(TEXT4521) Foreign Currency Translation / Other

(TEXT4522) Discontinued Ops for announced Q4 sale

## Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin.....	RCFD0081	<b>22,107,000</b>	1.a.
b. Interest-bearing balances.....	RCFD0071	<b>156,774,000</b>	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCFD1754	<b>47,446,000</b>	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCFD1773	<b>112,068,000</b>	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices.....	RCONB987	<b>3,000</b>	3.a.
b. Securities purchased under agreements to resell.....	RCFDB989	<b>41,610,000</b>	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCFD5369	<b>8,037,000</b>	4.a.
b. Loans and leases, net of unearned income.....	RCFDB528	<b>555,198,000</b>	4.b.
c. Allowance for loan and lease losses.....	RCFD3123	<b>18,273,000</b>	4.c.
d. Loans and leases, net of unearned income and allowance.....	RCFDB529	<b>536,925,000</b>	4.d.
5. Trading assets (from Schedule RC-D).....	RCFD3545	<b>193,059,000</b>	5.
6. Premises and fixed assets (including capitalized leases).....	RCFD2145	<b>5,084,000</b>	6.
7. Other real estate owned (from Schedule RC-M).....	RCFD2150	<b>950,000</b>	7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M).....	RCFD2130	<b>4,273,000</b>	8.
9. Not applicable			9.
10. Intangible assets:			10.
a. Goodwill.....	RCFD3163	<b>10,148,000</b>	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCFD0426	<b>7,689,000</b>	10.b.
11. Other assets (from Schedule RC-F).....	RCFD2160	<b>80,867,000</b>	11.
12. Total assets.....	RCFD2170	<b>1,227,040,000</b>	12.
13. Deposits:			13.
a. In domestic offices.....	RCON2200	<b>240,545,000</b>	13.a.
1. Noninterest-bearing.....	RCON6631	<b>59,808,000</b>	13.a.1.
2. Interest-bearing.....	RCON6636	<b>180,737,000</b>	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	<b>514,753,000</b>	13.b.
1. Noninterest-bearing.....	RCFN6631	<b>33,769,000</b>	13.b.1.
2. Interest-bearing.....	RCFN6636	<b>480,984,000</b>	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased in domestic offices.....	RCONB993	<b>9,718,000</b>	14.a.

Dollar amounts in thousands

b. Securities sold under agreements to repurchase.....	RCFDB995	<b>16,766,000</b>	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD3548	<b>110,556,000</b>	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCFD3190	<b>174,937,000</b>	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCFD3200	<b>28,293,000</b>	19.
20. Other liabilities (from Schedule RC-G).....	RCFD2930	<b>49,032,000</b>	20.
21. Total liabilities.....	RCFD2948	<b>1,144,600,000</b>	21.
22. Minority interest in consolidated subsidiaries.....	RCFD3000	<b>1,082,000</b>	22.
23. Perpetual preferred stock and related surplus.....	RCFD3838	<b>0</b>	23.
24. Common stock.....	RCFD3230	<b>751,000</b>	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCFD3839	<b>74,767,000</b>	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	<b>21,735,000</b>	26.a.
b. Accumulated other comprehensive income.....	RCFDB530	<b>-15,895,000</b>	26.b.
27. Other equity capital components.....	RCFDA130	<b>0</b>	27.
28. Total equity capital.....	RCFD3210	<b>81,358,000</b>	28.
29. Total liabilities, minority interest, and equity capital.....	RCFD3300	<b>1,227,040,000</b>	29.
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 2007.....	RCFD6724	<b>NR</b>	M.1.

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

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Cash items in process of collection, unposted debits, and currency and coin.....	RCFD0022	<b>7,269,000</b>			1.
a. Cash items in process of collection and unposted debits.....			RCON0020	<b>2,968,000</b>	1.a.
b. Currency and coin.....			RCON0080	<b>1,031,000</b>	1.b.
2. Balances due from depository institutions in the U.S.....			RCON0082	<b>2,811,000</b>	2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	RCFD0083	<b>313,000</b>			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	RCFD0085	<b>3,158,000</b>			2.b.
3. Balances due from banks in foreign countries and foreign central banks.....			RCON0070	<b>140,000</b>	3.
a. Foreign branches of other U.S. banks.....	RCFD0073	<b>343,000</b>			3.a.
b. Other banks in foreign countries and foreign central banks.....	RCFD0074	<b>62,275,000</b>			3.b.
4. Balances due from Federal Reserve Banks.....	RCFD0090	<b>105,523,000</b>	RCON0090	<b>105,523,000</b>	4.
5. Total.....	RCFD0010	<b>178,881,000</b>	RCON0010	<b>112,473,000</b>	5.

## Schedule RC-B - Securities

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
Dollar amounts in thousands					
1. U.S. Treasury securities.....	RCFD0211	RCFD0213	RCFD1286	RCFD1287	
	<b>1,000</b>	<b>1,000</b>	<b>467,000</b>	<b>477,000</b>	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					2.
a. Issued by U.S. Government agencies.....	RCFD1289	RCFD1290	RCFD1291	RCFD1293	
	<b>0</b>	<b>0</b>	<b>23,000</b>	<b>25,000</b>	2.a.
b. Issued by U.S. Government-sponsored agencies.....	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	<b>0</b>	<b>0</b>	<b>47,000</b>	<b>47,000</b>	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	<b>133,000</b>	<b>133,000</b>	<b>15,737,000</b>	<b>11,735,000</b>	3.
4. Mortgage-backed securities (MBS):					4.
a. Pass-through securities:					4.a.
1. Guaranteed by GNMA.....	RCFD1698	RCFD1699	RCFD1701	RCFD1702	
	<b>0</b>	<b>0</b>	<b>3,118,000</b>	<b>3,172,000</b>	4.a.1.
2. Issued by FNMA and FHLMC.....	RCFD1703	RCFD1705	RCFD1706	RCFD1707	
	<b>0</b>	<b>0</b>	<b>18,465,000</b>	<b>18,559,000</b>	4.a.2.
3. Other pass-through securities.....	RCFD1709	RCFD1710	RCFD1711	RCFD1713	
	<b>140,000</b>	<b>138,000</b>	<b>0</b>	<b>0</b>	4.a.3.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					4.b.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFD1714	RCFD1715	RCFD1716	RCFD1717	
	<b>0</b>	<b>0</b>	<b>321,000</b>	<b>316,000</b>	4.b.1.
2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFD1718	RCFD1719	RCFD1731	RCFD1732	
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	4.b.2.
3. All other mortgage-backed securities.....	RCFD1733	RCFD1734	RCFD1735	RCFD1736	
	<b>27,126,000</b>	<b>24,626,000</b>	<b>8,062,000</b>	<b>5,159,000</b>	4.b.3.
5. Asset-backed securities (ABS).....	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	<b>12,656,000</b>	<b>12,597,000</b>	<b>1,915,000</b>	<b>1,851,000</b>	5.
6. Other debt securities:					6.
a. Other domestic debt securities.....	RCFD1737	RCFD1738	RCFD1739	RCFD1741	
	<b>3,490,000</b>	<b>3,332,000</b>	<b>7,170,000</b>	<b>7,166,000</b>	6.a.

Dollar amounts in thousands		<b>(Column A) Held-to-maturity Amortized Cost</b>	<b>(Column B) Held-to-maturity Fair Value</b>	<b>(Column C) Available-for-sale Amortized Cost</b>	<b>(Column D) Available-for-sale Fair Value</b>
		RCFD1742	RCFD1743	RCFD1744	RCFD1746
b. Foreign debt securities.....		<b>3,900,000</b>	<b>4,008,000</b>	<b>62,507,000</b>	<b>63,067,000</b>
7. Investments in mutual funds and other equity securities with readily determinable fair values.....				RCFDA510	RCFDA511
				<b>119,000</b>	<b>494,000</b>
		RCFD1754	RCFD1771	RCFD1772	RCFD1773
8. Total.....		<b>47,446,000</b>	<b>44,835,000</b>	<b>117,951,000</b>	<b>112,068,000</b>

6.b.

7.

8.

## Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCFD0416	<b>68,364,000</b>	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
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:			M.2.a.
1. Three months or less.....	RCFDA549	<b>19,786,000</b>	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	<b>14,241,000</b>	M.2.a.2.
3. Over one year through three years.....	RCFDA551	<b>29,277,000</b>	M.2.a.3.
4. Over three years through five years.....	RCFDA552	<b>11,058,000</b>	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	<b>14,196,000</b>	M.2.a.5.
6. Over 15 years.....	RCFDA554	<b>15,990,000</b>	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:			M.2.b.
1. Three months or less.....	RCFDA555	<b>106,000</b>	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	<b>241,000</b>	M.2.b.2.
3. Over one year through three years.....	RCFDA557	<b>371,000</b>	M.2.b.3.
4. Over three years through five years.....	RCFDA558	<b>580,000</b>	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	<b>4,744,000</b>	M.2.b.5.
6. Over 15 years.....	RCFDA560	<b>15,829,000</b>	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:			M.2.c.
1. Three years or less.....	RCFDA561	<b>5,143,000</b>	M.2.c.1.
2. Over three years.....	RCFDA562	<b>27,457,000</b>	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).....	RCFDA248	<b>22,749,000</b>	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).....	RCFD1778	<b>0</b>	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):			M.4.
a. Amortized cost.....	RCFD8782	<b>12,000</b>	M.4.a.
b. Fair value.....	RCFD8783	<b>8,000</b>	M.4.b.

## Schedule RC-B - Securities

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
5. Asset-backed securities (ABS):						M.5.
		RCFDB838	RCFDB839	RCFDB840	RCFDB841	
a.	Credit card receivables.....	<b>1,589,000</b>	<b>1,571,000</b>	<b>143,000</b>	<b>131,000</b>	M.5.a.
		RCFDB842	RCFDB843	RCFDB844	RCFDB845	
b.	Home equity lines.....	<b>303,000</b>	<b>271,000</b>	<b>1,000</b>	<b>1,000</b>	M.5.b.
		RCFDB846	RCFDB847	RCFDB848	RCFDB849	
c.	Automobile loans.....	<b>6,902,000</b>	<b>6,990,000</b>	<b>9,000</b>	<b>8,000</b>	M.5.c.
		RCFDB850	RCFDB851	RCFDB852	RCFDB853	
d.	Other consumer loans.....	<b>3,229,000</b>	<b>3,130,000</b>	<b>7,000</b>	<b>5,000</b>	M.5.d.
		RCFDB854	RCFDB855	RCFDB856	RCFDB857	
e.	Commercial and industrial loans.....	<b>633,000</b>	<b>635,000</b>	<b>1,196,000</b>	<b>1,147,000</b>	M.5.e.
		RCFDB858	RCFDB859	RCFDB860	RCFDB861	
f.	Other.....	<b>0</b>	<b>0</b>	<b>559,000</b>	<b>559,000</b>	M.5.f.

## Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. Loans secured by real estate.....		RCFD1410	245,411,000		
a. Construction, land development, and other land loans:					
1. 1-4 family residential construction loans.....				RCONF158	979,000
2. Other construction loans and all land development and other land loans.....				RCONF159	2,030,000
b. Secured by farmland (including farm residential and other improvements).....				RCON1420	20,000
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.....				RCON1797	31,251,000
2. Closed-end loans secured by 1-4 family residential properties:					
a. Secured by first liens.....				RCON5367	118,212,000
b. Secured by junior liens.....				RCON5368	30,766,000
d. Secured by multifamily (5 or more) residential properties.....				RCON1460	7,711,000
e. Secured by nonfarm nonresidential properties:					
1. Loans secured by owner-occupied nonfarm nonresidential properties.....				RCONF160	2,088,000
2. Loans secured by other nonfarm nonresidential properties.....				RCONF161	6,684,000
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....				RCONB531	8,519,000
1. To U.S. branches and agencies of foreign banks.....		RCFDB532	26,000		
2. To other commercial banks in the U.S.....		RCFDB533	8,587,000		
b. To other depository institutions in the U.S.....		RCFDB534	9,065,000	RCONB534	9,065,000
c. To banks in foreign countries.....				RCONB535	980,000
1. To foreign branches of other U.S. banks.....		RCFDB536	7,000		
2. To other banks in foreign countries.....		RCFDB537	7,691,000		
3. Loans to finance agricultural production and other loans to farmers.....		RCFD1590	907,000	RCON1590	155,000
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....		RCFD1763	36,381,000	RCON1763	35,085,000
b. To non-U.S. addressees (domicile).....		RCFD1764	97,219,000	RCON1764	2,387,000
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards.....		RCFDB538	37,985,000	RCONB538	0
b. Other revolving credit plans.....		RCFDB539	5,123,000	RCONB539	1,152,000
c. Other consumer loans (includes single payment, installment, and all student loans).....		RCFD2011	71,075,000	RCON2011	34,527,000
7. Loans to foreign governments and official institutions (including foreign central banks).....		RCFD2081	385,000	RCON2081	32,000
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....		RCFD2107	1,755,000	RCON2107	1,755,000
9. Other loans.....		RCFD1563	41,957,000		
a. Loans for purchasing or carrying securities (secured and unsecured).....				RCON1545	1,014,000
b. All other loans (exclude consumer loans).....				RCON1564	19,399,000
10. Lease financing receivables (net of unearned income).....				RCON2165	1,155,000
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....		RCFDF162	204,000		
b. All other leases.....		RCFDF163	2,928,000		
11. Any unearned income on loans reflected in items 1-9 above.....		RCFD2123	3,471,000	RCON2123	1,182,000

	Dollar amounts in thousands			
	(Column A) Consolidated Bank		(Column B) Domestic Offices	
12. Total loans and leases, net of unearned income.....	RCFD2122	<b>563,235,000</b>	RCON2122	<b>313,784,000</b>

## Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					M.1.
a. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF576	<b>4,663,000</b>			M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	RCFD1616	<b>35,000</b>			M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					M.2.
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:					M.2.a.
1. Three months or less.....	RCONA564	<b>1,244,000</b>			M.2.a.1.
2. Over three months through 12 months.....	RCONA565	<b>14,069,000</b>			M.2.a.2.
3. Over one year through three years.....	RCONA566	<b>25,676,000</b>			M.2.a.3.
4. Over three years through five years.....	RCONA567	<b>18,161,000</b>			M.2.a.4.
5. Over five years through 15 years.....	RCONA568	<b>21,711,000</b>			M.2.a.5.
6. Over 15 years.....	RCONA569	<b>31,947,000</b>			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:					M.2.b.
1. Three months or less.....	RCFDA570	<b>263,992,000</b>			M.2.b.1.
2. Over three months through 12 months.....	RCFDA571	<b>43,331,000</b>			M.2.b.2.
3. Over one year through three years.....	RCFDA572	<b>37,537,000</b>			M.2.b.3.
4. Over three years through five years.....	RCFDA573	<b>25,070,000</b>			M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	<b>36,378,000</b>			M.2.b.5.
6. Over 15 years.....	RCFDA575	<b>24,791,000</b>			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).....	RCFDA247	<b>153,683,000</b>			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.....	RCFD2746	<b>735,000</b>			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).....	RCON5370	<b>77,440,000</b>			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).....	RCFDB837	<b>45,263,000</b>			M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....	RCFDC391	<b>435,000</b>			M.6.
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					M.7.
a. Outstanding balance.....	RCFDC779	<b>2,980,000</b>			M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	RCFDC780	<b>742,000</b>			M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					M.8.
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 1.c.(2)(b)).....	RCONF230	<b>0</b>			M.8.a.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	<b>NR</b>			M.8.b.

Dollar amounts in thousands

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.....	RCONF232	NR	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)).....	RCONF577	2,635,000	M.9.

## Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands		(Column A) Consolidated Bank	(Column B) Domestic Offices		
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):				M.10.	
a. Loans secured by real estate.....	RCFDF608	4,309,000		M.10.a.	
1. Construction, land development, and other land loans.....			RCONF578	0	M.10.a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF579	0	M.10.a.2.
3. Secured by 1-4 family residential properties:					M.10.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF580	0	M.10.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:					M.10.a.3.b.
1. Secured by first liens.....			RCONF581	4,309,000	M.10.a.3.b.1.
2. Secured by junior liens.....			RCONF582	0	M.10.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF583	0	M.10.a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF584	0	M.10.a.5.
b. Commercial and industrial loans.....	RCFDF585	435,000	RCONF585	0	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.10.c.
1. Credit cards.....	RCFDF586	0	RCONF586	0	M.10.c.1.
2. Other revolving credit plans.....	RCFDF587	0	RCONF587	0	M.10.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCFDF588	0	RCONF588	0	M.10.c.3.
d. Other loans.....	RCFDF589	2,252,000	RCONF589	2,252,000	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					M.11.
a. Loans secured by real estate.....	RCFDF609	4,205,000			M.11.a.
1. Construction, and land development, and other land loans.....			RCONF590	0	M.11.a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF591	0	M.11.a.2.
3. Secured by 1-4 family residential properties:					M.11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF592	0	M.11.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:					M.11.a.3.b.
1. Secured by first liens.....			RCONF593	4,205,000	M.11.a.3.b.1.
2. Secured by junior liens.....			RCONF594	0	M.11.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF595	0	M.11.a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF596	0	M.11.a.5.
b. Commercial and industrial loans.....	RCFDF597	435,000	RCONF597	0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.11.c.
1. Credit cards.....	RCFDF598	0	RCONF598	0	M.11.c.1.
2. Other revolving credit plans.....	RCFDF599	0	RCONF599	0	M.11.c.2.

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices	
	3. Other consumer loans (includes single payment, installment, and all student loans).....	RCDF600	0	RCONF600
d. Other loans.....	RCDF601	2,259,000	RCONF601	2,259,000

M11c3  
 M11d

### Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

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.....	RCON6999	NR	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			2.
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.....	RCON5562	NR	2.a.
b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B.....	RCON5563	NR	2.b.

### Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

Dollar amounts in thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
	3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B:			
a. With original amounts of \$100,000 or less.....	RCON5564	NR	RCON5565	NR
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	NR	RCON5567	NR
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	NR	RCON5569	NR
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B:				
a. With original amounts of \$100,000 or less.....	RCON5570	NR	RCON5571	NR
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	NR	RCON5573	NR
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	NR	RCON5575	NR

### Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

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.....	RCON6860	NR	5.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			6.
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.....	RCON5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B.....	RCON5577	NR	6.b.

## Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
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:					
a. With original amounts of \$100,000 or less.....	RCON5578	NR	RCON5579	NR	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	NR	RCON5581	NR	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	NR	RCON5583	NR	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:					
a. With original amounts of \$100,000 or less.....	RCON5584	NR	RCON5585	NR	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	NR	RCON5587	NR	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	NR	RCON5589	NR	8.c.

## Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. U.S. Treasury securities.....	RCFD3531	318,000	RCON3531	264,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCFD3532	389,000	RCON3532	389,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD3533	669,000	RCON3533	669,000	3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFD3534	7,424,000	RCON3534	7,424,000	4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	RCFD3535	2,624,000	RCON3535	2,624,000	4.b.
c. All other mortgage-backed securities.....	RCFD3536	11,632,000	RCON3536	11,190,000	4.c.
5. Other debt securities.....	RCFD3537	22,190,000	RCON3537	4,428,000	5.
6. Loans:					
a. Loans secured by real estate.....	RCFDF610	46,000			6.a.
1. Construction, land development, and other land loans.....			RCONF604	0	6.a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF605	0	6.a.2.
3. Secured by 1-4 family residential properties:					6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF606	0	6.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:					6.a.3b.
1. Secured by first liens.....			RCONF607	0	6.a.3b1.
2. Secured by junior liens.....			RCONF611	0	6.a.3b2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF612	0	6.a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF613	1,000	6.a.5.
b. Commercial and industrial loans.....	RCFDF614	16,086,000	RCONF614	14,612,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
1. Credit cards.....	RCFDF615	0	RCONF615	0	6.c.1.
2. Other revolving credit plans.....	RCFDF616	0	RCONF616	0	6.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCFDF617	0	RCONF617	0	6.c.3.
d. Other loans.....	RCFDF618	52,000	RCONF618	0	6.d.

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
7. Not applicable						7.
8. Not applicable						8.
9. Other trading assets.....	RCFD3541	<b>12,372,000</b>	RCON3541	<b>8,243,000</b>		9.
10. Not applicable						10.
11. Derivatives with a positive fair value.....	RCFD3543	<b>119,257,000</b>	RCON3543	<b>73,958,000</b>		11.
12. Total trading assets.....	RCFD3545	<b>193,059,000</b>	RCON3545	<b>123,802,000</b>		12.
13. Not available						13.
a. Liability for short positions.....	RCFD3546	<b>3,477,000</b>	RCON3546	<b>2,251,000</b>		13.a.
b. Other trading liabilities.....	RCFDF624	<b>0</b>	RCONF624	<b>0</b>		13.b.
14. Derivatives with a negative fair value.....	RCFD3547	<b>107,079,000</b>	RCON3547	<b>17,002,000</b>		14.
15. Total trading liabilities.....	RCFD3548	<b>110,556,000</b>	RCON3548	<b>19,253,000</b>		15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):						M.1.
a. Loans secured by real estate.....	RCFDF790	<b>47,000</b>				M.1.a.
1. Construction, land development, and other land loans.....			RCONF625	<b>0</b>		M1a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF626	<b>0</b>		M1a.2.
3. Secured by 1-4 family residential properties:						M1a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF627	<b>0</b>		M1a.3a.
b. Closed-end loans secured by 1-4 family residential properties:						M1a.3b.
1. Secured by first liens.....			RCONF628	<b>0</b>		M1a.3b.1.
2. Secured by junior liens.....			RCONF629	<b>0</b>		M1a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF630	<b>0</b>		M1a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF631	<b>2,000</b>		M1a.5.
b. Commercial and industrial loans.....	RCFDF632	<b>22,715,000</b>	RCONF632	<b>21,192,000</b>		M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						M.1.c.
1. Credit cards.....	RCFDF633	<b>0</b>	RCONF633	<b>0</b>		M1c.1.
2. Other revolving credit plans.....	RCFDF634	<b>0</b>	RCONF634	<b>0</b>		M1c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCFDF635	<b>0</b>	RCONF635	<b>0</b>		M1c.3.
d. Other loans.....	RCFDF636	<b>192,000</b>	RCONF636	<b>0</b>		M.1.d.
2. Not applicable						M.2.
3. Loans measured at fair value that are past due 90 days or more:						M.3.
a. Fair value.....	RCFDF639	<b>0</b>	RCONF639	<b>0</b>		M.3.a.
b. Unpaid principal balance.....	RCFDF640	<b>0</b>	RCONF640	<b>0</b>		M.3.b.

## Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

4. Asset-backed securities:						M.4.
a. Residential mortgage-backed securities.....	RCFDF641	<b>21,678,000</b>				M.4.a.
b. Commercial mortgage-backed securities.....	RCFDF642	<b>2,000</b>				M.4.b.
c. Credit card receivables.....	RCFDF643	<b>0</b>				M.4.c.
d. Home equity lines.....	RCFDF644	<b>0</b>				M.4.d.
e. Automobile loans.....	RCFDF645	<b>1,000</b>				M.4.e.
f. Other consumer loans.....	RCFDF646	<b>0</b>				M.4.f.
g. Commercial and industrial loans.....	RCFDF647	<b>634,000</b>				M.4.g.
h. Other.....	RCFDF648	<b>53,000</b>				M.4.h.

Dollar amounts in thousands

5. Collateralized debt obligations:			M.5.
a. Synthetic.....	RCFDF649	<b>0</b>	M.5.a.
b. Other.....	RCFDF650	<b>10,000</b>	M.5.b.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	RCFDF651	<b>1,069,000</b>	M.6.
7. Equity securities:			M.7.
a. Readily determinable fair values.....	RCFDF652	<b>8,455,000</b>	M.7.a.
b. Other.....	RCFDF653	<b>104,000</b>	M.7.b.
8. Loans pending securitization.....	RCFDF654	<b>0</b>	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):			M.9.
a. Disclose component and the dollar amount of that component:			M.9.a.
1. Describe component.....	TEXTF655		M.9.a.1.
2. Amount of component.....	RCFDF655	<b>0</b>	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component.....	TEXTF656		M.9.b.1.
2. Amount of component.....	RCFDF656	<b>0</b>	M.9.b.2.
c. Disclose component and the dollar amount of that component:			M.9.c.
1. Describe component.....	TEXTF657		M.9.c.1.
2. Amount of component.....	RCFDF657	<b>0</b>	M.9.c.2.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component.....	TEXTF658		M.10.a.1.
2. Amount of component.....	RCFDF658	<b>0</b>	M.10.a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
1. Describe component.....	TEXTF659		M.10.b.1.
2. Amount of component.....	RCFDF659	<b>0</b>	M.10.b.2.
c. Disclose component and the dollar amount of that component:			M.10.c.
1. Describe component.....	TEXTF660		M.10.c.1.
2. Amount of component.....	RCFDF660	<b>0</b>	M.10.c.2.

### Schedule RC-E Part I - Deposits in Domestic Offices

	(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Dollar amounts in thousands				
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549		RCONB550	1.
	<b>27,237,000</b>		<b>204,555,000</b>	
	RCON2202		RCON2520	
2. U.S. Government.....	<b>6,000</b>		<b>0</b>	2.
	RCON2203		RCON2530	
3. States and political subdivisions in the U.S.....	<b>576,000</b>		<b>4,597,000</b>	3.
	RCONB551		RCONB552	
4. Commercial banks and other depository institutions in the U.S.....	<b>994,000</b>		<b>1,295,000</b>	4.

	(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Dollar amounts in thousands				
5. Banks in foreign countries.....	RCON2213 <b>825,000</b>		RCON2236 <b>55,000</b>	5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216 <b>363,000</b>		RCON2377 <b>42,000</b>	6.
7. Total.....	RCON2215 <b>30,001,000</b>	RCON2210 <b>26,431,000</b>	RCON2385 <b>210,544,000</b>	7.

### Schedule RC-E Part I - Deposits in Domestic Offices

Dollar amounts in thousands

1. Selected components of total deposits:			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	<b>5,110,000</b>	M.1.a.
b. Total brokered deposits.....	RCON2365	<b>25,271,000</b>	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits issued in denominations of less than \$100,000.....	RCON2343	<b>8,341,000</b>	M.1.c.1.
2. Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts.....	RCON2344	<b>0</b>	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	<b>8,341,000</b>	M.1.d.1.
2. Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONA244	<b>15,239,000</b>	M.1.d.2.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law).....	RCON5590	<b>4,169,000</b>	M.1.e.
2. Components of total nontransaction accounts:			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	<b>142,558,000</b>	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	<b>5,128,000</b>	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	<b>21,139,000</b>	M.2.b.
c. Total time deposits of \$100,000 or more.....	RCON2604	<b>41,719,000</b>	M.2.c.
1. Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above.....	RCONF233	<b>599,000</b>	M.2.c.1.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	<b>7,318,000</b>	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	<b>12,897,000</b>	M.3.a.2.
3. Over one year through three years.....	RCONA581	<b>472,000</b>	M.3.a.3.
4. Over three years.....	RCONA582	<b>452,000</b>	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).....	RCONA241	<b>20,215,000</b>	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONA584	<b>26,419,000</b>	M.4.a.1.

Dollar amounts in thousands

2. Over three months through 12 months.....	RCONA585	<b>14,130,000</b>	M.4.a.2.
3. Over one year through three years.....	RCONA586	<b>815,000</b>	M.4.a.3.
4. Over three years.....	RCONA587	<b>355,000</b>	M.4.a.4.
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONA242	<b>40,549,000</b>	M.4.b.

## Schedule RC-E Part II - Deposits in Foreign Offices including Edge and Agreement subsidiaries and IBFs

Dollar amounts in thousands

Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCFNB553	<b>446,657,000</b>	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	RCFNB554	<b>7,262,000</b>	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	RCFN2625	<b>40,625,000</b>	3.
4. Foreign governments and official institutions (including foreign central banks).....	RCFN2650	<b>20,118,000</b>	4.
5. U.S. Government and states and political subdivisions in the U.S.....	RCFNB555	<b>91,000</b>	5.
6. Total.....	RCFN2200	<b>514,753,000</b>	6.
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above).....	RCFNA245	<b>161,361,000</b>	M.1.

## Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCFDB556	<b>7,113,000</b>	1.
2. Net deferred tax assets.....	RCFD2148	<b>23,790,000</b>	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans.....	RCFDA519	<b>0</b>	3.a.
b. Other financial assets.....	RCFDA520	<b>0</b>	3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCFD1752	<b>6,400,000</b>	4.
5. Life insurance assets.....	RCFDC009	<b>4,156,000</b>	5.
6. All other assets.....	RCFD2168	<b>39,408,000</b>	6.
a. Prepaid expenses.....	RCFD2166	<b>0</b>	6.a.
b. Repossessed personal property (including vehicles).....	RCFD1578	<b>0</b>	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCFDC010	<b>10,210,000</b>	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards ...	RCFDC436	<b>0</b>	6.d.
e. Disclose component and the dollar amount of that component:			6.e.
1. Describe component.....	TEXT3549		6.e.1.
2. Amount of component.....	RCFD3549	<b>0</b>	6.e.2.
f. Disclose component and the dollar amount of that component:			6.f.
1. Describe component.....	TEXT3550		6.f.1.
2. Amount of component.....	RCFD3550	<b>0</b>	6.f.2.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component.....	TEXT3551		6.g.1.
2. Amount of component.....	RCFD3551	<b>0</b>	6.g.2.
7. Total.....	RCFD2160	<b>80,867,000</b>	7.

## Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits in domestic offices.....	RCON3645	<b>104,000</b>	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD3646	<b>7,969,000</b>	1.b.
2. Net deferred tax liabilities.....	RCFD3049	<b>847,000</b>	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCFDB557	<b>758,000</b>	3.
4. All other liabilities.....	RCFD2938	<b>39,354,000</b>	4.
a. Accounts payable.....	RCFD3066	<b>10,751,000</b>	4.a.
b. Deferred compensation liabilities.....	RCFDC011	<b>0</b>	4.b.
c. Dividends declared but not yet payable.....	RCFD2932	<b>0</b>	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCFDC012	<b>0</b>	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component.....	TEXT3552		4.e.1.
2. Amount of component.....	RCFD3552	<b>0</b>	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3553		4.f.1.
2. Amount of component.....	RCFD3553	<b>0</b>	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3554		4.g.1.
2. Amount of component.....	RCFD3554	<b>0</b>	4.g.2.
5. Total.....	RCFD2930	<b>49,032,000</b>	5.

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

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.
3. Securities purchased under agreements to resell.....	RCONB989	<b>30,328,000</b>	3.
4. Securities sold under agreements to repurchase.....	RCONB995	<b>14,002,000</b>	4.
5. Other borrowed money.....	RCON3190	<b>140,270,000</b>	5.
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2163	<b>0</b>	6.
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2941	<b>104,045,000</b>	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON2192	<b>663,945,000</b>	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON3129	<b>477,460,000</b>	9.
10. U.S. Treasury securities.....	RCON1039	<b>380,000</b>	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON1041	<b>38,000</b>	11.
12. Securities issued by states and political subdivisions in the U.S.....	RCON1042	<b>15,870,000</b>	12.
13. Mortgage-backed securities (MBS):			13.
a. Pass-through securities:			13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCON1043	<b>21,583,000</b>	13.a.1.
2. Other pass-through securities.....	RCON1044	<b>140,000</b>	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):			13.b.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCON1209	<b>321,000</b>	13.b.1.
2. All other mortgage-backed securities.....	RCON1280	<b>22,687,000</b>	13.b.2.
14. Other domestic debt securities (include domestic asset-backed securities).....	RCON1281	<b>14,529,000</b>	14.
15. Foreign debt securities (include foreign asset-backed securities).....	RCON1282	<b>14,000</b>	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values.....	RCONA510	<b>10,000</b>	16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities.	RCON1374	<b>75,572,000</b>	17.

Dollar amounts in thousands

18. Equity securities that do not have readily determinable fair values.....	RCON1752	<b>6,109,000</b>	18.
--	----------	------------------	-----

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

Dollar amounts in thousands

1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	RCFN2133	<b>4,983,000</b>	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	RCFN2898	<b>20,687,000</b>	2.

## Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCFD3381	<b>105,199,000</b>	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCFDB558	<b>1,139,000</b>	2.
3. Mortgage-backed securities.....	RCFDB559	<b>53,968,000</b>	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCFDB560	<b>81,419,000</b>	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	<b>36,803,000</b>	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	<b>322,876,000</b>	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	<b>184,876,000</b>	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	<b>19,853,000</b>	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCON3386	<b>156,000</b>	6.a.3.
4. Commercial and industrial loans.....	RCON3387	<b>37,899,000</b>	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	<b>0</b>	6.a.5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB562	<b>34,760,000</b>	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	<b>268,117,000</b>	6.b.
7. Trading assets.....	RCFD3401	<b>245,022,000</b>	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	<b>3,162,000</b>	8.
9. Total assets.....	RCFD3368	<b>1,241,480,000</b>	9.
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	RCON3485	<b>2,902,000</b>	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	<b>145,604,000</b>	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	<b>41,870,000</b>	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	<b>19,419,000</b>	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	<b>460,621,000</b>	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	<b>29,685,000</b>	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	<b>148,948,000</b>	14.

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	RCFD3814	<b>24,905,000</b>	1.a.

Dollar amounts in thousands

b. Credit card lines.....	RCFD3815	<b>116,832,000</b>	1.b.
c. Commercial real estate, construction, and land development:			1.c.
1. Commitments to fund commercial real estate, construction, and land development loans secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCFDF164	<b>125,000</b>	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165	<b>1,572,000</b>	1.c.1.b.
2. Commitments to fund commercial real estate, construction, and land development loans not secured by real estate.....	RCFD6550	<b>693,000</b>	1.c.2.
d. Securities underwriting.....	RCFD3817	<b>167,000</b>	1.d.
e. Other unused commitments.....	RCFD3818	<b>284,531,000</b>	1.e.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819	<b>90,106,000</b>	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCFD3820	<b>20,904,000</b>	2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821	<b>15,410,000</b>	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCFD3822	<b>1,508,000</b>	3.a.
4. Commercial and similar letters of credit.....	RCFD3411	<b>8,065,000</b>	4.
5. Not applicable			5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCFD3433	<b>45,670,000</b>	6.

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

Dollar amounts in thousands

	(Column A) Guarantor		(Column B) Beneficiary		
7. Credit derivatives:					7.
a. Notional amounts:					7.a.
1. Credit default swaps.....	RCFDC968	<b>1,290,310,000</b>	RCFDC969	<b>1,397,546,000</b>	7.a.1.
2. Total return swaps.....	RCFDC970	<b>9,770,000</b>	RCFDC971	<b>31,439,000</b>	7.a.2.
3. Credit options.....	RCFDC972	<b>769,000</b>	RCFDC973	<b>120,000</b>	7.a.3.
4. Other credit derivatives.....	RCFDC974	<b>464,000</b>	RCFDC975	<b>16,000</b>	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value.....	RCFDC219	<b>6,123,000</b>	RCFDC221	<b>205,522,000</b>	7.b.1.
2. Gross negative fair value.....	RCFDC220	<b>182,133,000</b>	RCFDC222	<b>6,295,000</b>	7.b.2.

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

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	<b>141,174,000</b>	8.
9. All other off-balance sheet liabilities (exclude derivatives).....	RCFD3430	<b>3,026,000</b>	9.
a. Securities borrowed.....	RCFD3432	<b>0</b>	9.a.
b. Commitments to purchase when-issued securities.....	RCFD3434	<b>0</b>	9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf.....	RCFDC978	<b>0</b>	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555		9.d.1.
2. Amount of component.....	RCFD3555	<b>0</b>	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556		9.e.1.
2. Amount of component.....	RCFD3556	<b>0</b>	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component.....	TEXT3557		9.f.1.
2. Amount of component.....	RCFD3557	<b>0</b>	9.f.2.
10. All other off-balance sheet assets (exclude derivatives).....	RCFD5591	<b>311,000</b>	10.

Dollar amounts in thousands

a. Commitments to sell when-issued securities.....	RCFD3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592		10.b.1.
2. Amount of component.....	RCFD5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593		10.c.1.
2. Amount of component.....	RCFD5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594		10.d.1.
2. Amount of component.....	RCFD5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595		10.e.1.
2. Amount of component.....	RCFD5595	0	10.e.2.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	14,024,000	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	0	11.b.

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

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	
12. Gross amounts (e.g., notional amounts):						12.
		RCFD8693	RCFD8694	RCFD8695	RCFD8696	
a. Futures contracts.....	<b>216,160,000</b>	<b>14,030,000</b>	<b>4,588,000</b>	<b>12,444,000</b>		12.a.
		RCFD8697	RCFD8698	RCFD8699	RCFD8700	
b. Forward contracts.....	<b>1,556,109,000</b>	<b>2,268,281,000</b>	<b>2,674,000</b>	<b>373,000</b>		12.b.
c. Exchange-traded option contracts:						12.c.
		RCFD8701	RCFD8702	RCFD8703	RCFD8704	
1. Written options.....	<b>187,927,000</b>	<b>1,672,000</b>	<b>3,576,000</b>	<b>1,360,000</b>		12.c.1.
		RCFD8705	RCFD8706	RCFD8707	RCFD8708	
2. Purchased options.....	<b>198,639,000</b>	<b>2,078,000</b>	<b>2,458,000</b>	<b>931,000</b>		12.c.2.
d. Over-the-counter option contracts:						12.d.
		RCFD8709	RCFD8710	RCFD8711	RCFD8712	
1. Written options.....	<b>2,321,936,000</b>	<b>468,642,000</b>	<b>53,475,000</b>	<b>25,406,000</b>		12.d.1.
		RCFD8713	RCFD8714	RCFD8715	RCFD8716	
2. Purchased options.....	<b>2,428,683,000</b>	<b>523,910,000</b>	<b>58,036,000</b>	<b>16,897,000</b>		12.d.2.
e. Swaps.....		RCFD3450	RCFD3826	RCFD8719	RCFD8720	12.e.
		RCFDA126	RCFDA127	RCFD8723	RCFD8724	
13. Total gross notional amount of derivative contracts held for trading.....	<b>23,932,210,000</b>	<b>4,098,437,000</b>	<b>197,403,000</b>	<b>68,336,000</b>		13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....		RCFD8725	RCFD8726	RCFD8727	RCFD8728	
	<b>826,407,000</b>	<b>34,642,000</b>	<b>0</b>	<b>0</b>		14.
		RCFDA589				
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	<b>98,037,000</b>					14.a.
15. Gross fair values of derivative contracts:						15.
a. Contracts held for trading:						15.a.
		RCFD8733	RCFD8734	RCFD8735	RCFD8736	
1. Gross positive fair value.....	<b>862,423,000</b>	<b>162,373,000</b>	<b>14,758,000</b>	<b>10,978,000</b>		15.a.1.
		RCFD8737	RCFD8738	RCFD8739	RCFD8740	
2. Gross negative fair value.....	<b>856,924,000</b>	<b>166,306,000</b>	<b>18,244,000</b>	<b>9,361,000</b>		15.a.2.

Dollar amounts in thousands

b. Contracts held for purposes other than trading:

1. Gross positive fair value.....

2. Gross negative fair value.....

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
	RCFD8741	RCFD8742	RCFD8743	RCFD8744
	<b>5,359,000</b>	<b>858,000</b>	<b>0</b>	<b>0</b>
	RCFD8745	RCFD8746	RCFD8747	RCFD8748
	<b>6,937,000</b>	<b>441,000</b>	<b>0</b>	<b>0</b>

15.b.

15.b.1.

15.b.2.

## Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCFD6164	<b>86,000</b>	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.....	RCFD6165	<b>17</b>	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCFD3164	<b>5,657,000</b>	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	<b>5,657,000</b>	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCFDB026	<b>643,000</b>	2.b.
c. All other identifiable intangible assets.....	RCFD5507	<b>1,389,000</b>	2.c.
d. Total.....	RCFD0426	<b>7,689,000</b>	2.d.
3. Other real estate owned:			3.
a. Direct and indirect investments in real estate ventures.....	RCFD5372	<b>0</b>	3.a.
b. All other real estate owned:			3.b.
1. Construction, land development, and other land in domestic offices.....	RCON5508	<b>7,000</b>	3.b.1.
2. Farmland in domestic offices.....	RCON5509	<b>0</b>	3.b.2.
3. 1-4 family residential properties in domestic offices.....	RCON5510	<b>720,000</b>	3.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	<b>2,000</b>	3.b.4.
5. Nonfarm nonresidential properties in domestic offices.....	RCON5512	<b>14,000</b>	3.b.5.
6. Foreclosed properties from "GNMA loans".....	RCONC979	<b>61,000</b>	3.b.6.
7. In foreign offices.....	RCFN5513	<b>146,000</b>	3.b.7.
c. Total.....	RCFD2150	<b>950,000</b>	3.c.
4. Investments in unconsolidated subsidiaries and associated companies:			4.
a. Direct and indirect investments in real estate ventures.....	RCFD5374	<b>0</b>	4.a.
b. All other investments in unconsolidated subsidiaries and associated companies.....	RCFD5375	<b>4,273,000</b>	4.b.
c. Total.....	RCFD2130	<b>4,273,000</b>	4.c.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less.....	RCFDF055	<b>81,019,000</b>	5.a.1.a.
b. Over one year through three years.....	RCFDF056	<b>43,000</b>	5.a.1.b.
c. Over three years through five years.....	RCFDF057	<b>8,000</b>	5.a.1.c.
d. Over five years.....	RCFDF058	<b>2,000</b>	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCFD2651	<b>58,017,000</b>	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	<b>1,500,000</b>	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less.....	RCFDF060	<b>85,749,000</b>	5.b.1.a.
b. Over one year through three years.....	RCFDF061	<b>3,618,000</b>	5.b.1.b.
c. Over three years through five years.....	RCFDF062	<b>2,511,000</b>	5.b.1.c.
d. Over five years.....	RCFDF063	<b>1,987,000</b>	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above).....	RCFDB571	<b>68,097,000</b>	5.b.2.
c. Total.....	RCFD3190	<b>174,937,000</b>	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCFDB569	<b>Yes</b>	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCFDB570	<b>0</b>	7.

Dollar amounts in thousands

8. Primary Internet Web site address of bank (home page), if any.....	TEXT4087	<a href="#">Click here for value</a>	8.
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?.....	RCFD4088	Yes	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFDF065	17,348,000	10.b.

(TEXT4087) www.citibank.com

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

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:				1.	
a. Construction, land development, and other land loans in domestic offices:				1.a.	
1. 1-4 family residential construction loans.....	RCONF172	5,000	0	23,000	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	55,000	21,000	175,000	1.a.2.
b. Secured by farmland in domestic offices.....	RCON3493	0	0	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:				1.c.	
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	707,000	0	205,000	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.	
a. Secured by first liens.....	RCONC236	6,927,000	3,018,000	5,404,000	1.c.2.a.
b. Secured by junior liens.....	RCONC238	1,187,000	0	1,254,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	68,000	4,000	72,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:				1.e.	
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	25,000	0	19,000	1.e.1.
2. Loans secured by other nonfarm nonresidential properties...	RCONF179	21,000	0	18,000	1.e.2.
f. In foreign offices.....	RCFNB572	718,000	0	742,000	1.f.
2. Loans to depository institutions and acceptances of other banks:				2.	
a. To U.S. banks and other U.S. depository institutions.....	RCFD5377	0	0	0	2.a.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
	RCFD5380		RCFD5381	RCFD5382	
b. To foreign banks.....	<b>0</b>	<b>0</b>	<b>33,000</b>		2.b.
	RCFD1594		RCFD1597	RCFD1583	
3. Loans to finance agricultural production and other loans to farmers.....	<b>1,000</b>	<b>1,000</b>	<b>55,000</b>		3.
4. Commercial and industrial loans:					4.
	RCFD1251		RCFD1252	RCFD1253	
a. To U.S. addressees (domicile).....	<b>148,000</b>	<b>8,000</b>	<b>1,957,000</b>		4.a.
	RCFD1254		RCFD1255	RCFD1256	
b. To non-U.S. addressees (domicile).....	<b>220,000</b>	<b>26,000</b>	<b>5,655,000</b>		4.b.
5. Loans to individuals for household, family, and other personal expenditures:					5.
	RCFDB575		RCFDB576	RCFDB577	
a. Credit cards.....	<b>1,183,000</b>	<b>714,000</b>	<b>650,000</b>		5.a.
	RCFDB578		RCFDB579	RCFDB580	
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	<b>1,628,000</b>	<b>672,000</b>	<b>933,000</b>		5.b.
	RCFD5389		RCFD5390	RCFD5391	
6. Loans to foreign governments and official institutions.....	<b>0</b>	<b>0</b>	<b>0</b>		6.
	RCFD5459		RCFD5460	RCFD5461	
7. All other loans.....	<b>283,000</b>	<b>7,000</b>	<b>3,060,000</b>		7.
8. Lease financing receivables:					8.
	RCFDF166		RCFDF167	RCFDF168	
a. Leases to individuals for household, family, and other personal expenditures.....	<b>0</b>	<b>0</b>	<b>0</b>		8.a.
	RCFDF169		RCFDF170	RCFDF171	
b. All other leases.....	<b>40,000</b>	<b>5,000</b>	<b>34,000</b>		8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	<b>35,000</b>	<b>1,809,000</b>	<b>1,000</b>		9.
	RCFD3505		RCFD3506	RCFD3507	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....	<b>1,221,000</b>	<b>3,606,000</b>	<b>11,000</b>		10.
	RCFD5612		RCFD5613	RCFD5614	
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans").....	<b>1,165,000</b>	<b>1,743,000</b>	<b>10,000</b>		10.a.
	RCFD5615		RCFD5616	RCFD5617	
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	<b>54,000</b>	<b>1,739,000</b>	<b>0</b>		10.b.
	RCFDC866		RCFDC867	RCFDC868	
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):					M.1.
	RCONF661		RCONF662	RCONF663	
a. Loans secured by 1-4 family residential properties in domestic offices.....	<b>2,539,000</b>	<b>108,000</b>	<b>1,596,000</b>		M.1.a.
	RCFD1658		RCFD1659	RCFD1661	
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	<b>10,000</b>	<b>0</b>	<b>16,000</b>		M.1.b.
	RCFD6558		RCFD6559	RCFD6560	
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.....	<b>0</b>	<b>0</b>	<b>0</b>		M.2.
	RCFD1248		RCFD1249	RCFD1250	
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	<b>723,000</b>	<b>0</b>	<b>750,000</b>		M.3.
4. Not applicable					M.4.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):					M.5.
	RCFDC240	RCFDC241	RCFDC226		
a. Loans and leases held for sale.....	<b>94,000</b>	<b>36,000</b>	<b>766,000</b>		M.5.a.
b. Loans measured at fair value:					M.5.b.
	RCFDF664	RCFDF665	RCFDF666		
1. Fair value.....	<b>5,000</b>	<b>0</b>	<b>12,000</b>		M.5.b.1.
	RCFDF667	RCFDF668	RCFDF669		
2. Unpaid principal balance.....	<b>9,000</b>	<b>0</b>	<b>31,000</b>		M.5.b.2.

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

Dollar amounts in thousands				(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more	
6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets.....						
	RCFD3529	<b>111,000</b>	RCFD3530	<b>0</b>		M.6.

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

Dollar amounts in thousands			
7. Additions to nonaccrual assets during the quarter.....	RCFDC410	<b>12,416,000</b>	M.7.
8. Nonaccrual assets sold during the quarter.....	RCFDC411	<b>6,000</b>	M.8.

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

Dollar amounts in thousands			
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCFDF236	<b>788,557,000</b>	1.
2. Total allowable exclusions (including foreign deposits).....	RCFDF237	<b>511,376,000</b>	2.
3. Total foreign deposits (included in item 2 above).....	RCFNF234	<b>511,370,000</b>	3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCFDF238	<b>757,419,000</b>	4.
5. Total daily average of allowable exclusions (including foreign deposits).....	RCFDF239	<b>492,055,000</b>	5.
6. Total daily average of foreign deposits (included in item 5 above).....	RCFNF235	<b>492,049,000</b>	6.
1. Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions:			M.1.
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less..	RCONF049	<b>67,667,000</b>	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$100,000 or less..	RCONF050	<b>NR</b>	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$100,000:			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$100,000.....	RCONF051	<b>204,404,000</b>	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$100,000.....	RCONF052	<b>279716</b>	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less:			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	<b>4,980,000</b>	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	<b>NR</b>	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000:			M.1.d.

Dollar amounts in thousands

1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	<b>130,000</b>	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	<b>378</b>	M.1.d.2.
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions.....	RCON5597	<b>174,824,000</b>	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:			M.3.
a. Legal title.....	TEXTA545		M.3.a.
b. FDIC Certificate Number.....	RCONA545	<b>0</b>	M.3.b.
4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):			M.4.
a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts).....	RCONG167	<b>13,941,000</b>	M.4.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....	RCONG168	<b>15087</b>	M.4.b.

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

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:			1.
a. Closed-end first liens.....	RCONF066	<b>2,157,000</b>	1.a.
b. Closed-end junior liens.....	RCONF067	<b>0</b>	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit.....	RCONF670	<b>0</b>	1.c.1.
2. Principal amount funded under the lines of credit.....	RCONF671	<b>0</b>	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:			2.
a. Closed-end first liens.....	RCONF068	<b>12,703,000</b>	2.a.
b. Closed-end junior liens.....	RCONF069	<b>0</b>	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit.....	RCONF672	<b>0</b>	2.c.1.
2. Principal amount funded under the lines of credit.....	RCONF673	<b>0</b>	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	<b>17,683,000</b>	3.a.
b. Closed-end junior liens.....	RCONF071	<b>0</b>	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit.....	RCONF674	<b>0</b>	3.c.1.
2. Principal amount funded under the lines of credit.....	RCONF675	<b>0</b>	3.c.2.
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens.....	RCONF072	<b>4,909,000</b>	4.a.
b. Closed-end junior liens.....	RCONF073	<b>0</b>	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit.....	RCONF676	<b>0</b>	4.c.1.
2. Principal amount funded under the lines of credit.....	RCONF677	<b>0</b>	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):			5.
a. Closed-end 1-4 family residential mortgage loans.....	RIADF184	<b>0</b>	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	RIADF560	<b>0</b>	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens.....	RCONF678	<b>0</b>	6.a.

Dollar amounts in thousands

b. Closed-end junior liens.....	RCONF679	0	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit.....	RCONF680	0	6.c.1.
2. Principal amount funded under the lines of credit.....	RCONF681	0	6.c.2.

**Schedule RC-Q - Financial Assets and Liabilities Measured at Fair Value**

	(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	
Dollar amounts in thousands						
	RCFDF243	RCFDF682	RCFDF690	RCFDF244	RCFDF245	
1. Loans and leases.....	<b>6,997,000</b>	<b>0</b>	<b>0</b>	<b>6,845,000</b>	<b>152,000</b>	1.
	RCFDF246	RCFDF683	RCFDF691	RCFDF247	RCFDF248	
2. Trading assets.....	<b>193,059,000</b>	<b>1,138,927,000</b>	<b>12,405,000</b>	<b>1,258,210,000</b>	<b>61,371,000</b>	2.
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above).....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	2.a.
	RCFDF249	RCFDF685	RCFDF693	RCFDF250	RCFDF251	
3. All other financial assets and servicing assets.....	<b>5,738,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,738,000</b>	3.
	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	
4. Deposits.....	<b>2,606,000</b>	<b>0</b>	<b>0</b>	<b>2,552,000</b>	<b>54,000</b>	4.
	RCFDF255	RCFDF687	RCFDF695	RCFDF256	RCFDF257	
5. Trading liabilities.....	<b>110,556,000</b>	<b>1,132,141,000</b>	<b>3,885,000</b>	<b>1,196,226,000</b>	<b>42,586,000</b>	5.
	RCFDF258	RCFDF688	RCFDF696	RCFDF259	RCFDF260	
6. All other financial liabilities and servicing liabilities.....	<b>17,128,000</b>	<b>0</b>	<b>0</b>	<b>16,086,000</b>	<b>1,042,000</b>	6.
	RCFDF261	RCFDF689	RCFDF697	RCFDF262	RCFDF263	
7. Loan commitments (not accounted for as derivatives).....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	7.

## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Total equity capital (from Schedule RC, item 28).....	RCFD3210	<b>81,358,000</b>	1.
2. Net unrealized gains (losses) on available-for-sale securities.....	RCFD8434	<b>-8,008,000</b>	2.
3. Net unrealized loss on available-for-sale equity securities.....	RCFDA221	<b>0</b>	3.
4. Accumulated net gains (losses) on cash flow hedges.....	RCFD4336	<b>-3,923,000</b>	4.
5. Nonqualifying perpetual preferred stock.....	RCFDB588	<b>0</b>	5.
6. Qualifying minority interests in consolidated subsidiaries.....	RCFDB589	<b>1,082,000</b>	6.
7. Not available			7.
a. Disallowed goodwill and other disallowed intangible assets.....	RCFDB590	<b>11,537,000</b>	7.a.
b. 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.....	RCFDF264	<b>949,000</b>	7.b.
8. Subtotal.....	RCFDC227	<b>81,885,000</b>	8.
9. Not available			9.
a. Disallowed servicing assets and purchased credit card relationships.....	RCFDB591	<b>586,000</b>	9.a.
b. Disallowed deferred tax assets.....	RCFD5610	<b>10,313,000</b>	9.b.
10. Other additions to (deductions from) Tier 1 capital.....	RCFDB592	<b>-9,000</b>	10.
11. Tier 1 capital.....	RCFD8274	<b>70,977,000</b>	11.
12. Qualifying subordinated debt and redeemable preferred stock.....	RCFD5306	<b>28,150,000</b>	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital.....	RCFDB593	<b>0</b>	13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	RCFD5310	<b>9,059,000</b>	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	RCFD2221	<b>169,000</b>	15.
16. Other Tier 2 capital components.....	RCFDB594	<b>0</b>	16.
17. Tier 2 capital.....	RCFD5311	<b>37,378,000</b>	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	RCFD8275	<b>37,378,000</b>	18.
19. Tier 3 capital allocated for market risk.....	RCFD1395	<b>0</b>	19.
20. Deductions for total risk-based capital.....	RCFDB595	<b>0</b>	20.
21. Total risk-based capital.....	RCFD3792	<b>108,355,000</b>	21.
22. Average total assets (from Schedule RC-K, item 9).....	RCFD3368	<b>1,241,480,000</b>	22.
23. Disallowed goodwill and other disallowed intangible assets (from item 7 above).....	RCFDB590	<b>11,537,000</b>	23.
24. Disallowed servicing assets and purchased credit card relationships (from item 9.a above).....	RCFDB591	<b>586,000</b>	24.
25. Disallowed deferred tax assets (from item 9.b above).....	RCFD5610	<b>10,313,000</b>	25.
26. Other deductions from assets for leverage capital purposes.....	RCFDB596	<b>-591,000</b>	26.
27. Average total assets for leverage capital purposes.....	RCFDA224	<b>1,219,635,000</b>	27.
28. Not available			28.
a. Adjustment to Tier 1 capital reported in item 11.....	RCFDC228	<b>0</b>	28.a.
b. Adjustment to total risk-based capital reported in item 21.....	RCFDB503	<b>0</b>	28.b.
29. Adjustment to risk-weighted assets in item 62.....	RCFDB504	<b>0</b>	29.
30. Adjustment to average total assets in item 27.....	RCFDB505	<b>0</b>	30.

## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio.....	RCFD7273	<b>0</b>	RCFD7204	<b>0.058195</b>	31.
32. Tier 1 risk-based capital ratio.....	RCFD7274	<b>0</b>	RCFD7206	<b>0.099435</b>	32.
33. Total risk-based capital ratio.....	RCFD7275	<b>0</b>	RCFD7205	<b>0.151800</b>	33.

## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
	RCFD0010	RCFDC869	RCFDB600	RCFDB601		RCFDB602	
34. Cash and balances due from depository institutions.....	<b>178,881,000</b>	<b>0</b>	<b>150,605,000</b>	<b>24,179,000</b>		<b>4,097,000</b>	34.
	RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607	
35. Held-to-maturity securities.....	<b>47,446,000</b>	<b>-6,936,000</b>	<b>0</b>	<b>45,285,000</b>	<b>100,000</b>	<b>8,997,000</b>	35.
	RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612	
36. Available-for-sale securities.....	<b>112,068,000</b>	<b>-6,581,000</b>	<b>59,764,000</b>	<b>29,715,000</b>	<b>17,698,000</b>	<b>11,472,000</b>	36.
	RCFDC225		RCFDC063	RCFDC064		RCFDB520	
37. Federal funds sold and securities purchased under agreements to resell.....	<b>41,613,000</b>		<b>38,168,000</b>	<b>612,000</b>		<b>2,833,000</b>	37.
	RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621	
38. Loans and leases held for sale.....	<b>8,037,000</b>	<b>23,000</b>	<b>0</b>	<b>3,781,000</b>	<b>2,327,000</b>	<b>1,906,000</b>	38.
	RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626	
39. Loans and leases, net of unearned income.....	<b>555,198,000</b>	<b>-947,000</b>	<b>11,845,000</b>	<b>243,711,000</b>	<b>57,982,000</b>	<b>242,607,000</b>	39.
	RCFD3123	RCFD3123					
40. Allowance for loan and lease losses.....	<b>18,273,000</b>	<b>18,273,000</b>					40.
	RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631	
41. Trading assets.....	<b>193,059,000</b>	<b>193,059,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	41.
	RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339	
42. All other assets.....	<b>109,011,000</b>	<b>21,937,000</b>	<b>6,703,300</b>	<b>18,469,000</b>	<b>1,365,000</b>	<b>60,536,700</b>	42.
	RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340	
43. Total assets.....	<b>1,227,040,000</b>	<b>182,282,000</b>	<b>267,085,300</b>	<b>365,752,000</b>	<b>79,472,000</b>	<b>332,448,700</b>	43.

## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
	RCFDB546	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583	
44. Financial standby letters of credit.....	<b>90,106,000</b>	<b>90,106,000</b>	<b>12,681,000</b>	<b>33,863,000</b>	<b>1,668,000</b>	<b>41,894,000</b>	44.
	RCFD3821	RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654	
45. Performance standby letters of credit.....	<b>15,410,000</b>	<b>7,705,000</b>	<b>947,000</b>	<b>1,684,000</b>	<b>37,000</b>	<b>5,037,000</b>	45.
	RCFD3411	RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659	
46. Commercial and similar letters of credit.....	<b>8,065,000</b>	<b>1,613,000</b>	<b>127,000</b>	<b>527,000</b>	<b>0</b>	<b>959,000</b>	46.



## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	RCFD8764	<b>144,303,000</b>	M.1.
---	----------	--------------------	------

## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

	(Column A) With a remaining maturity of one year or less	(Column B) With a remaining maturity of over one year through five years	(Column C) With a remaining maturity of over five years	
2. Notional principal amounts of derivative contracts:				M.2.
a. Interest rate contracts.....	<b>8,088,272,000</b>	<b>7,313,979,000</b>	<b>5,700,407,000</b>	M.2.a.
b. Foreign exchange contracts.....	<b>2,824,714,000</b>	<b>433,270,000</b>	<b>162,022,000</b>	M.2.b.
c. Gold contracts.....	<b>2,237,000</b>	<b>2,487,000</b>	<b>8,000</b>	M.2.c.
d. Other precious metals contracts.....	<b>44,000</b>	<b>37,000</b>	<b>0</b>	M.2.d.
e. Other commodity contracts.....	<b>13,290,000</b>	<b>6,004,000</b>	<b>4,035,000</b>	M.2.e.
f. Equity derivative contracts.....	<b>74,048,000</b>	<b>36,070,000</b>	<b>23,131,000</b>	M.2.f.
g. Credit derivative contracts:				M.2.g.
1. Investment grade.....	<b>175,151,000</b>	<b>1,107,796,000</b>	<b>469,495,000</b>	M.2.g.1.
2. Subinvestment grade.....	<b>90,891,000</b>	<b>651,019,000</b>	<b>228,059,000</b>	M.2.g.2.

### Schedule RC-S - Servicing Securitization and Asset Sale Activities

	(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
Dollar amounts in thousands							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711
	<b>538,037,000</b>	<b>657,000</b>	<b>1,693,000</b>	<b>0</b>	<b>15,096,000</b>	<b>4,592,000</b>	<b>978,000</b>
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCFDB712	RCFDB713	RCFDB714	RCFDB715	RCFDB716	RCFDB717	RCFDB718
	<b>62,000</b>	<b>13,000</b>	<b>31,000</b>	<b>0</b>	<b>926,000</b>	<b>13,000</b>	<b>0</b>
b. Subordinated securities and other residual interests.....	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399
	<b>15,000</b>	<b>20,000</b>	<b>245,000</b>	<b>0</b>	<b>66,000</b>	<b>0</b>	<b>3,000</b>
c. Standby letters of credit and other enhancements.....	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406
	<b>2,187,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,000</b>	<b>0</b>
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732
	<b>18,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
4. Past due loan amounts included in item 1:							
a. 30-89 days past due.....	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739
	<b>18,896,000</b>	<b>1,000</b>	<b>57,000</b>	<b>0</b>	<b>626,000</b>	<b>0</b>	<b>0</b>
b. 90 days or more past due.....	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746
	<b>12,906,000</b>	<b>0</b>	<b>42,000</b>	<b>0</b>	<b>659,000</b>	<b>4,000</b>	<b>0</b>
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs.....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753
	<b>9,000</b>	<b>0</b>	<b>90,000</b>	<b>0</b>	<b>10,000</b>	<b>1,000</b>	<b>0</b>
b. Recoveries.....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760
	<b>0</b>	<b>0</b>	<b>6,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
6. Amount of ownership (or seller's) interests carried as:							
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCFDB761	RCFDB762			RCFDB763	
		<b>0</b>	<b>0</b>			<b>16,000</b>	



## Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
a. Outstanding principal balance.....	RCFDA249	<b>0</b>	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	RCFDA250	<b>0</b>	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCFDB804	<b>1,486,000</b>	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCFDB805	<b>614,038,000</b>	M.2.b.
c. Other financial assets (includes home equity lines).....	RCFDA591	<b>23,426,000</b>	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).....	RCFDF699	<b>4,811,000</b>	M.2.d.
3. Asset-backed commercial paper conduits:			M.3.
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:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCFDB806	<b>5,638,000</b>	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB807	<b>0</b>	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCFDB808	<b>66,155,000</b>	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB809	<b>1,278,000</b>	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C.....	RCFDC407	<b>55,000</b>	M.4.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

1. Does the institution have fiduciary powers?.....	RCFDA345	<b>Yes</b>	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCFDA346	<b>Yes</b>	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule?.....	RCFDB867	<b>Yes</b>	3.

## Schedule RC-T - Fiduciary and Related Services

	(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					
4. Personal trust and agency accounts.....	RCFDB868 <b>11,372,000</b>	RCFDB869 <b>42,378,000</b>	RCFDB870 <b>7142</b>	RCFDB871 <b>9827</b>	4.
5. Retirement related trust and agency accounts:					5.
a. Employee benefit - defined contribution.....	RCFDB872 <b>2,000</b>	RCFDB873 <b>600,000</b>	RCFDB874 <b>2</b>	RCFDB875 <b>2</b>	5.a.
b. Employee benefit - defined benefit.....	RCFDB876 <b>0</b>	RCFDB877 <b>3,580,000</b>	RCFDB878 <b>0</b>	RCFDB879 <b>73</b>	5.b.
c. Other retirement accounts.....	RCFDB880 <b>2,487,000</b>	RCFDB881 <b>62,371,000</b>	RCFDB882 <b>77</b>	RCFDB883 <b>397</b>	5.c.
6. Corporate trust and agency accounts.....	RCFDB884 <b>27,000</b>	RCFDB885 <b>1,120,788,000</b>	RCFDC001 <b>27</b>	RCFDC002 <b>8033</b>	6.
7. Investment management agency accounts.....	RCFDB886 <b>20,819,000</b>		RCFDB888 <b>33127</b>		7.
8. Other fiduciary accounts.....	RCFDB890 <b>3,139,000</b>	RCFDB891 <b>160,232,000</b>	RCFDB892 <b>143</b>	RCFDB893 <b>5800</b>	8.
9. Total fiduciary accounts.....	RCFDB894 <b>37,846,000</b>	RCFDB895 <b>1,389,949,000</b>	RCFDB896 <b>40518</b>	RCFDB897 <b>24132</b>	9.
10. Custody and safekeeping accounts.....		RCFDB898 <b>5,230,835,000</b>		RCFDB899 <b>125494</b>	10.
11. Fiduciary accounts held in foreign offices (included in items 9 and 10).....	RCFNB900 <b>21,584,000</b>	RCFNB901 <b>3,871,062,000</b>	RCFNB902 <b>28415</b>	RCFNB903 <b>127320</b>	11.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

12. Personal trust and agency accounts.....	RIADB904	<b>CONF</b>	12.
13. Retirement related trust and agency accounts:			13.
a. Employee benefit - defined contribution.....	RIADB905	<b>CONF</b>	13.a.
b. Employee benefit - defined benefit.....	RIADB906	<b>CONF</b>	13.b.
c. Other retirement accounts.....	RIADB907	<b>CONF</b>	13.c.
14. Corporate trust and agency accounts.....	RIADA479	<b>CONF</b>	14.
15. Investment management agency accounts.....	RIADB908	<b>CONF</b>	15.
16. Other fiduciary accounts.....	RIADA480	<b>CONF</b>	16.
17. Custody and safekeeping accounts.....	RIADB909	<b>CONF</b>	17.
18. Other fiduciary and related services income.....	RIADB910	<b>CONF</b>	18.
19. Total gross fiduciary and related services income.....	RIAD4070	<b>2,103,000</b>	19.
a. Fiduciary and related services income - foreign offices (included in item 19).....	RIADB912	<b>CONF</b>	19.a.
20. Expenses.....	RIADC058	<b>CONF</b>	20.
21. Net losses from fiduciary and related services.....	RIADA488	<b>CONF</b>	21.
22. Intracompany income credits for fiduciary and related services.....	RIADB911	<b>CONF</b>	22.
23. Net fiduciary and related services income.....	RIADA491	<b>CONF</b>	23.
1. Managed assets held in personal trust and agency accounts:			M.1.
a. Noninterest-bearing deposits.....	RCFDB913	<b>4,000</b>	M.1.a.
b. Interest-bearing deposits.....	RCFDB914	<b>1,065,000</b>	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDB915	<b>398,000</b>	M.1.c.
d. State, county and municipal obligations.....	RCFDB916	<b>916,000</b>	M.1.d.
e. Money market mutual funds.....	RCFDB917	<b>139,000</b>	M.1.e.
f. Other short-term obligations.....	RCFDB918	<b>5,000</b>	M.1.f.
g. Other notes and bonds.....	RCFDB919	<b>679,000</b>	M.1.g.
h. Common and preferred stocks.....	RCFDB920	<b>5,599,000</b>	M.1.h.
i. Real estate mortgages.....	RCFDB921	<b>5,000</b>	M.1.i.
j. Real estate.....	RCFDB922	<b>377,000</b>	M.1.j.
k. Miscellaneous assets.....	RCFDB923	<b>2,185,000</b>	M.1.k.
l. Total managed assets held in personal trust and agency accounts.....	RCFDB868	<b>11,372,000</b>	M.1.l.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Number of Issues	(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:			M.2.
a. Corporate and municipal trusteeships.....	RCFDB927	<b>4059</b>	M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCFDB929	<b>5880</b>	M.2.b.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Number of Funds	(Column B) Market Value of Fund Assets	
3. Collective investment funds and common trust funds:			M.3.
a. Domestic equity.....	RCFDB931	<b>1</b>	M.3.a.
b. International/Global equity.....	RCFDB933	<b>0</b>	M.3.b.
c. Stock/Bond blend.....	RCFDB935	<b>1</b>	M.3.c.
d. Taxable bond.....	RCFDB937	<b>3</b>	M.3.d.
e. Municipal bond.....	RCFDB939	<b>3</b>	M.3.e.

Dollar amounts in thousands	<b>(Column A) Number of Funds</b>		<b>(Column B) Market Value of Fund Assets</b>		
f. Short term investments/Money market.....	RCFDB941	0	RCFDB942	0	M.3.f.
g. Specialty/Other.....	RCFDB943	2	RCFDB944	46,545	M.3.g.
h. Total collective investment funds.....	RCFDB945	10	RCFDB946	48,512	M.3.h.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands	<b>(Column A) Gross Losses Managed Accounts</b>	<b>(Column B) Gross Losses Non-Managed Accounts</b>	<b>(Column C) Recoveries</b>	
4. Fiduciary settlements, surcharges, and other losses:				M.4.
	RIADB947	RIADB948	RIADB949	
a. Personal trust and agency accounts.....	<b>CONF</b>	<b>CONF</b>	<b>CONF</b>	M.4.a.
	RIADB950	RIADB951	RIADB952	
b. Retirement related trust and agency accounts.....	<b>CONF</b>	<b>CONF</b>	<b>CONF</b>	M.4.b.
	RIADB953	RIADB954	RIADB955	
c. Investment management agency accounts.....	<b>CONF</b>	<b>CONF</b>	<b>CONF</b>	M.4.c.
	RIADB956	RIADB957	RIADB958	
d. Other fiduciary accounts and related services.....	<b>CONF</b>	<b>CONF</b>	<b>CONF</b>	M.4.d.
	RIADB959	RIADB960	RIADB961	
e. Total fiduciary settlements, surcharges, and other losses.....	<b>CONF</b>	<b>CONF</b>	<b>CONF</b>	M.4.e.

## General Instructions

Dollar amounts in thousands			
1. Who Must Report on What Forms			1.
a. Close of Business			1.a.
b. Frequency of Reporting			1.b.
c. Differences in Detail of Reports			1.c.
d. Shifts in Reporting Status			1.d.
2. Organization of the Instruction Books			2.
3. Preparation of the Reports			3.
4. Signatures			4.
a. Officer Declaration			4.a.
b. Director Attestation			4.b.
5. Submission of the Reports			5.
a. Submission Date			5.a.
b. Amended Reports			5.b.
6. Retention of Reports			6.
7. Scope of the "Consolidated Bank" Required to be Reported in the Submitted Reports			7.
a. Exclusions from the Coverage of the Consolidated Report			7.a.
8. Rules of Consolidation			8.
9. Reporting by Type of Office (For banks with foreign offices)			9.
10. Publication Requirements for the Report of Condition			10.
11. Release of Individual Bank Reports			11.
12. Applicability of Generally Accepted Accounting Principles to Regulatory Reporting Requirements			12.
13. Accrual Basis Reporting			13.
14. Miscellaneous General Instructions			14.

Dollar amounts in thousands

a. Rounding			14.a.
b. Negative Entries			14.b.
c. Verification			14.c.
d. Transactions Occurring Near the End of a Reporting Period			14.d.
15. Separate Branch Reports			15.

## Glossary

Dollar amounts in thousands

1. Glossary			1.
2. Acceptances			2.
3. Accounting Changes			3.
4. Accounting Errors, Corrections of			4.
5. Accounting Estimates, Changes in			5.
6. Accounting Principles, Changes in			6.
7. Accrued Interest Receivable Related to Credit Card Securitizations			7.
8. Acquisition, Development, or Construction (ADC) Arrangements			8.
9. Agreement Corporation			9.
10. Allowance for Loan and Lease Losses			10.
11. Applicable Income Taxes			11.
12. Associated Company			12.
13. ATS Account			13.
14. Bankers Acceptances			14.
a. Bank-Owned Life Insurance			14.a.
15. Banks, U.S. and Foreign			15.
16. Banks in Foreign Countries			16.
17. Bill-of-Lading Draft			17.
18. Borrowings and Deposits in Foreign Offices			18.
19. Brokered Deposits			19.
20. Broker's Security Draft			20.
21. Business Combinations			21.
22. Call Option			22.
23. Capitalization of Interest Costs			23.
24. Carrybacks and Carryforwards			24.
25. Cash Management Arrangements			25.
26. Certificate of Deposit			26.
27. Changes in Accounting Estimates			27.
28. Changes in Accounting Principles			28.
29. Clearing Accounts			29.
30. Commercial Banks in the U.S.			30.
31. Commercial Letter of Credit			31.
32. Commercial Paper			32.
33. Commodity or Bill-of-Lading Draft			33.
34. Common Stock of Unconsolidated Subsidiaries, Investments in			34.
35. Continuing Contract			35.
36. Corporate Joint Venture			36.
37. Corrections of Accounting Errors			37.
38. Coupon Stripping, Treasury Receipts, and STRIPS			38.
39. Custody Account			39.
40. Dealer Reserve Account			40.
a. Deferred Compensation Agreements			40.a.

Dollar amounts in thousands

41. Deferred Income Taxes			41.
42. Demand Deposits			42.
43. Depository Institutions in the U.S.			43.
44. Deposits			44.
45. Derivative Contracts			45.
a. Discounts			45.a.
46. Dividends			46.
47. Domestic Office			47.
48. Domicile			48.
49. Due Bills			49.
50. Edge and Agreement Corporation			50.
a. Equity-Indexed Certificates of Deposit			50.a.
51. Equity Method of Accounting			51.
52. Extinguishments of Liabilities			52.
53. Extraordinary Items			53.
54. Fails			54.
a. Fair Value			54.a.
55. Federal Funds Transactions			55.
56. Federally-Sponsored Lending Agency			56.
57. Fees, Loan			57.
58. Foreclosed Assets			58.
59. Foreign Banks			59.
60. Foreign Currency Transactions and Translation			60.
61. Foreign Debt Exchange Transactions			61.
62. Foreign Governments and Official Institutions			62.
63. Foreign Office			63.
64. Forward Contracts			64.
65. Functional Currency			65.
66. Futures Contracts			66.
67. Goodwill			67.
68. Hypothecated Deposit			68.
69. IBF			69.
70. Income Taxes			70.
71. Intangible Assets			71.
72. Interest-Bearing Account			72.
73. Interest Capitalization			73.
74. Interest Rate Swaps			74.
75. Internal-Use Computer Software			75.
76. International Banking Facility (IBF)			76.
77. Interoffice Accounts			77.
78. Investments in Common Stock of Unconsolidated Subsidiaries			78.
79. Joint Venture			79.
80. Lease Accounting			80.
81. Letter of Credit			81.
82. Limited-Life Preferred Stock			82.
83. Loan			83.
84. Loan Fees			84.
85. Loan Impairment			85.
86. Loan Secured by Real Estate			86.
87. Loss Contingencies			87.
88. Majority-Owned Subsidiary			88.

Dollar amounts in thousands

89. Mandatory Convertible Debt		89.
91. Mergers		91.
92. Money Market Deposit Account (MMDA)		92.
93. Nonaccrual Status		93.
94. Noninterest-Bearing Account		94.
95. Nontransaction Account		95.
96. NOW Account		96.
97. Offsetting		97.
98. One-Day Transaction		98.
99. Option		99.
100. Organization Costs		100.
101. Other Depository Institutions in the U.S.		101.
102. Other Real Estate Owned		102.
103. Overdraft		103.
104. Participations		104.
105. Participations in Acceptances		105.
106. Participations in Pools of Securities		106.
107. Pass-through Reserve Balances		107.
108. Perpetual Preferred Stock		108.
109. Placements and Takings		109.
110. Pooling of Interests		110.
111. Preauthorized Transfer Account		111.
112. Preferred Stock		112.
113. Premiums and Discounts		113.
114. Purchase Acquisition		114.
a. Purchased Impaired Loans and Debt Securities		114.a.
115. Put Option		115.
116. Real Estate ADC Arrangements		116.
117. Real Estate, Loan Secured By		117.
118. Reciprocal Balances		118.
119. Renegotiated Troubled Debt		119.
120. Reorganizations		120.
121. Repurchase/Resale Agreements		121.
122. Reserve Balances, Pass-through		122.
123. Retail Sweep Arrangements		123.
124. Sales of Assets for Risk-Based Capital Purposes		124.
125. Savings Deposits		125.
126. Securities Activities		126.
127. Securities Borrowing/Lending Transactions		127.
128. Securities, Participations in Pools of		128.
129. Servicing Assets and Liabilities		129.
130. Settlement Date Accounting		130.
131. Shell Branches		131.
132. Short Position		132.
133. Significant Subsidiary		133.
134. Standby Letter of Credit		134.
135. Start-Up Activities		135.
136. STRIPS		136.
137. Subordinated Notes and Debentures		137.
138. Subsidiaries		138.
139. Suspense Accounts		139.

Dollar amounts in thousands

140. Syndications			140.
141. Telephone Transfer Account			141.
142. Term Federal Funds			142.
143. Time Deposits			143.
144. Trade Date and Settlement Date Accounting			144.
145. Trading Account			145.
146. Transction Account			146.
147. Transfers of Financial Assets			147.
148. Traveler's Letter of Credit			148.
149. Treasury Receipts			149.
150. Treasury Stock			150.
151. Troubled Debt Restructurings			151.
152. Trust Preferred Securities			152.
153. U.S. Banks			153.
154. U.S. Territories and Possessions			154.
155. Valuation Allowance			155.
156. When-Issued Securities Transactions			156.