

Federal Financial Institutions Examination Council



**Consolidated Reports of Condition and Income for  
A Bank With Domestic Offices Only—FFIEC 041**

Report at the close of business September 30, 2008

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

This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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

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

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

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
Date of Signature

**Submission of Reports**

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

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

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

\_\_\_\_\_  
Associated Bank, National Association

\_\_\_\_\_  
Legal Title of Bank (RSSD 9017)

\_\_\_\_\_  
Green Bay

\_\_\_\_\_  
City (RSSD 9130)

\_\_\_\_\_  
WI

\_\_\_\_\_  
State Abbrev. (RSSD 9200)

\_\_\_\_\_  
54301-

\_\_\_\_\_  
Zip Code (RSSD 9220)

FDIC Certificate Number 5296\_\_\_\_\_  
(RSSD 9050)

**Contact Information for the Reports of Condition and Income**

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter and (2) the person at the bank--other than the Chief Financial Officer (or equivalent)--to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter 'none' for the contact's e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

**Chief Financial Officer (or Equivalent) Signing the Reports**Joseph Selner

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Chief Financial Officer

Title (TEXT C491)

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**Emergency Contact Information**

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

**Primary Contact**Roxanne Lutgen

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

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

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Schedule RI

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## Consolidated Report of Income for the period January 1, 2008 - September 30, 2008

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

### Schedule RI - Income Statement

		Dollar Amounts in Thousands		
		Bil	Mil	Thou
1. Interest income:				
a. Interest and fee income on loans:				
(1) Loans secured by real estate:				
(a) Loans secured by 1-4 family residential properties .....	RIAD4435		220,985	1.a.(1)(a)
(b) All other loans secured by real estate .....	RIAD4436		266,627	1.a.(1)(b)
(2) Commercial and industrial loans .....	RIAD4012		154,793	1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....	RIADB485		0	1.a.(3)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RIADB486		34,254	1.a.(3)(b)
(4) Loans to foreign governments and official institutions .....	RIAD4056		0	1.a.(4)
(5) All other loans <sup>(1)</sup> .....	RIAD4058		23,724	1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) .....	RIAD4010		700,383	1.a.(6)
b. Income from lease financing receivables .....	RIAD4065		6,670	1.b.
c. Interest income on balances due from depository institutions <sup>(2)</sup> .....	RIAD4115		306	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) .....	RIADB488		2,014	1.d.(1)
(2) Mortgage-backed securities .....	RIADB489		87,260	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	RIAD4060		32,419	1.d.(3)
e. Interest income from trading assets .....	RIAD4069		0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020		698	1.f.
g. Other interest income .....	RIAD4518		2,792	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.) .....	RIAD4107		832,542	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RIAD4508		4,286	2.a.(1)
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs) .....	RIAD0093		73,877	2.a.(2)(a)
(b) Time deposits of \$100,000 or more .....	RIADA517		45,671	2.a.(2)(b)
(c) Time deposits of less than \$100,000 .....	RIADA518		83,407	2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180		40,435	2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185		72,382	2.c.

(1) Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

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

**Schedule RI - Continued**

Dollar Amounts in Thousands

		Bil	Mil	Thou	
d. Interest on subordinated notes and debentures .....	RIAD4200			0	2.d.
e. Total interest expense (sum of items 2.a through 2.d) .....	RIAD4073		<b>320,058</b>		2.e.
3. Net interest income (item 1.h minus 2.e) .....	RIAD4074		<b>512,484</b>		3.
4. Provision for loan and lease losses .....	RIAD4230		125,247		4.
5. Noninterest income:					
a. Income from fiduciary activities <sup>(1)</sup> .....	RIAD4070		0		5.a.
b. Service charges on deposit accounts .....	RIAD4080		87,422		5.b.
c. Trading revenue <sup>(2)</sup> .....	RIADA220		0		5.c.
d.					
(1) Fees and commissions from securities brokerage .....	RIADC886		0		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	RIADC888		534		5.d.(2)
(3) Fees and commissions from annuity sales .....	RIADC887		8,164		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	RIADC386		1,007		5.d.(4)
(5) Income from other insurance activities .....	RIADC387		31,476		5.d.(5)
e. Venture capital revenue .....	RIADB491		0		5.e.
f. Net servicing fees .....	RIADB492		1,793		5.f.
g. Net securitization income .....	RIADB493		0		5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases .....	RIAD5416		12,435		5.i.
j. Net gains (losses) on sales of other real estate owned .....	RIAD5415		(2,446)		5.j.
k. Net gains (losses) on sales of other assets (excluding securities) .....	RIADB496		747		5.k.
l. Other noninterest income <sup>(*)</sup> .....	RIADB497		81,164		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l.) .....	RIAD4079		<b>222,296</b>		5.m.
6.					
a. Realized gains (losses) on held-to-maturity securities .....	RIAD3521		0		6.a.
b. Realized gains (losses) on available-for-sale securities .....	RIAD3196		(15,818)		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits .....	RIAD4135		174,139		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD4217		45,174		7.b.
c.					
(1) Goodwill impairment losses .....	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	RIADC232		4,705		7.c.(2)
d. Other noninterest expense <sup>(*)</sup> .....	RIAD4092		153,062		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d) .....	RIAD4093		<b>377,080</b>		7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.) .....	RIAD4301		<b>216,635</b>		8.
9. Applicable income taxes (on item 8) .....	RIAD4302		54,858		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....	RIAD4300		<b>161,777</b>		10.
11. Extraordinary items and other adjustments, net of income taxes <sup>(*)</sup> .....	RIAD4320		0		11.
12. Net income (loss) (sum of items 10 and 11) .....	RIAD4340		<b>161,777</b>		12.

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

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

(\*) Describe on Schedule RI-E - Explanations

### Schedule RI - Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes .....	RIAD4513			0	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) .....	RIAD8431		8,698		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		5,712		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		29,921		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD4150		4296		M.5.
6. Memorandum item 6 is to be completed by: • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>(1)</sup> .....	RIAD4024		1,190		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 <sup>(2)</sup> .....	RIAD9106				M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) <b>(To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):</b>					
a. Interest rate exposures .....	RIAD8757		N/A		M.8.a.
b. Foreign exchange exposures .....	RIAD8758		N/A		M.8.b.
c. Equity security and index exposures .....	RIAD8759		N/A		M.8.c.
d. Commodity and other exposures .....	RIAD8760		N/A		M.8.d.
e. Credit exposures .....	RIADF186		N/A		M.8.e.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading .....	RIADC889		0		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading .....	RIADC890		0		M.9.b.
10. To be completed by banks with \$300 million or more in total assets: <sup>(1)</sup> Credit losses on derivatives (see instructions) .....	RIADA251		0		M.10.

		Yes/No	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	RIADA530	NO	M.11.

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c</i>					
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)) .....	RIADF228			N/A	M.12.

(1) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

(2) For example, a bank acquired on March 1, 2008, would report 20080301.

## Schedule RI - Continued

Memoranda (continued)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>					
<b>13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:</b>					
<b>a. Net gains (losses) on assets</b> .....					
<b>(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk</b> .....					
	RIADF551			N/A	M.13.a.
<b>b. Net gains (losses) on liabilities</b> .....					
<b>(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk</b> .....					
	RIADF552			N/A	M.13.a.(1)
	RIADF553			N/A	M.13.b.
	RIADF554			N/A	M.13.b.(1)

Schedule RIA

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**Schedule RI-A - Changes in Equity Capital**

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands			Bil	Mill	Thou	
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		2,479	367		1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles (*) .....	RIADB507		(2,514)			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508		2,476	853		3.
4. Net income (loss) (must equal Schedule RI, item 12) .....	RIAD4340		161	777		4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509		1,781			5.
6. Treasury stock transactions, net .....	RIADB510		0			6.
7. Changes incident to business combinations, net .....	RIAD4356		0			7.
8. LESS: Cash dividends declared on preferred stock .....	RIAD4470		0			8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460		65	000		9.
10. Other comprehensive income <sup>(1)</sup> .....	RIADB511		(8,235)			10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above) .....	RIAD4415		0			11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28) .....	RIAD3210		2,567	176		12.

(\*) Describe on Schedule RI-E - Explanations

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



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

### Part I. Charge-offs <sup>(1)</sup> and Recoveries on Loans and Leases

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

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Charge-offs: Calendar YTD		Recoveries: Calendar YTD		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans .....	RIADC891	15,260	RIADC892	55	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RIADC893	22,825	RIADC894	18	1.a.(2)
b. Secured by farmland .....	RIAD3584	0	RIAD3585	1	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RIAD5411	9,263	RIAD5412	103	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	RIADC234	2,461	RIADC217	186	1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235	4,416	RIADC218	117	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....	RIAD3588	406	RIAD3589	32	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RIADC895	4,030	RIADC896	194	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties ..	RIADC897	4,910	RIADC898	15	1.e.(2)
2. Loans to depository institutions and acceptances of other banks .....	RIAD4481	0	RIAD4482	0	2.
3. Not applicable					
4. Commercial and industrial loans .....	RIAD4638	16,860	RIAD4608	2,784	4.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	RIADB514	0	RIADB515	0	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RIADB516	3,555	RIADB517	681	5.b.
6. Loans to foreign governments and official institutions .....	RIAD4643	0	RIAD4627	0	6.
7. All other loans <sup>(2)</sup> .....	RIAD4644	3,694	RIAD4628	2,022	7.
8. Lease financing receivables .....	RIAD4266	379	RIAD4267	11	8.
9. Total (sum of items 1 through 8) .....	RIAD4635	<b>88,059</b>	RIAD4605	<b>6,219</b>	9.

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

(2) Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

### Schedule RI-B - Continued

#### Part I. Continued

Memoranda

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Charge-offs: Calendar YTD		Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RI-B, part I, items 4 and 7, above .....	RIAD5409	0	RIAD5410	0	M.1.
2. Memorandum items 2.a thru 2.d are to be completed by banks with \$300 million or more in total assets: <sup>(2)</sup>					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above) .....	RIAD4652	0	RIAD4662	0	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above) .....	RIAD4654	0	RIAD4664	0	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above) .....	RIAD4646	0	RIAD4618	0	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above) .....	RIADF185	0	RIADF187	0	M.2.d.
3. Memorandum item 3 is to be completed by: <sup>(2)</sup>					
• banks with \$300 million or more in total assets, and					
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.					
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above) .....	RIAD4655	3	RIAD4665	1	M.3.

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

(2) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

### Schedule RI-B - Continued

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

Dollar Amounts in Thousands

	Bil	Mil	Thou	
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	192,344		1.
2. Recoveries (must equal part I, item 9, column B, above) .....	RIAD4605	6,219		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) ...	RIADC079	88,059		3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account .....	RIAD5523	0		4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4) .....	RIAD4230	125,247		5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233	0		6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) .....	RIAD3123	235,751		7.

Memoranda

Dollar Amounts in Thousands

	Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above .....	RIADC435	0		M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	RIADC389	N/A		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges .....	RIADC390	N/A		M.3.
<b>Memorandum item 4 is to be completed by all banks.</b>				
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.

(\*) Describe on Schedule RI-E - Explanations

# Schedule RI-E - Explanations

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

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.i)					
<b>Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.i:</b>					
a. Income and fees from the printing and sale of checks .....	RIADC013		3,273		1.a.
b. Earnings on/increase in value of cash surrender value of life insurance .....	RIADC014		14,753		1.b.
c. Income and fees from automated teller machines (ATMs) .....	RIADC016		5,698		1.c.
d. Rent and other income from other real estate owned .....	RIAD4042		0		1.d.
e. Safe deposit box rent .....	RIADC015		0		1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option .....	RIADF229		0		1.f.
g. <b>Bank card and credit card interchange fees</b> .....	RIADF555		21,640		1.g.
h. TEXT4461 Commercial loan service charges	RIAD4461		4,961		1.h.
i. TEXT4462 Customer derivative fees	RIAD4462		4,664		1.i.
j. TEXT4463 Misc other income	RIAD4463		6,474		1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)					
<b>Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:</b>					
a. Data processing expenses .....	RIADC017		20,004		2.a.
b. Advertising and marketing expenses .....	RIAD0497		7,007		2.b.
c. Directors' fees .....	RIAD4136		0		2.c.
d. Printing, stationery, and supplies .....	RIADC018		5,095		2.d.
e. Postage .....	RIAD8403		5,102		2.e.
f. Legal fees and expenses .....	RIAD4141		0		2.f.
g. FDIC deposit insurance assessments .....	RIAD4146		0		2.g.
h. <b>Accounting and auditing expenses</b> .....	RIADF556		0		2.h.
i. <b>Consulting and advisory expenses</b> .....	RIADF557		0		2.i.
j. <b>Automated teller machine (ATM) and interchange expenses</b> .....	RIADF558		0		2.j.
k. <b>Telecommunications expenses</b> .....	RIADF559		0		2.k.
l. TEXT4464 I/C ABC management fees	RIAD4464		49,561		2.l.
m. TEXT4467 I/C AFG fix annuity rev sh	RIAD4467		4,920		2.m.
n. TEXT4468	RIAD4468		0		2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):					
a. (1) TEXT4469	RIAD4469		0		3.a.(1)
(2) Applicable income tax effect .....	RIAD4486		0		3.a.(2)
b. (1) TEXT4487	RIAD4487		0		3.b.(1)
(2) Applicable income tax effect .....	RIAD4488		0		3.b.(2)
c. (1) TEXT4489	RIAD4489		0		3.c.(1)
(2) Applicable income tax effect .....	RIAD4491		0		3.c.(2)

**Schedule RI-E - Continued**

Dollar Amounts in Thousands

		Bil	Mil	Thou	
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
a.	Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option .....	RIADF465		0	4.a.
b.	TEXTB527 Cumulative effect of change in accounting principle	RIADB527	(2,514)		4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT4498	RIAD4498		0	5.a.
b.	TEXT4499	RIAD4499		0	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a.	TEXT4521	RIAD4521		0	6.a.
b.	TEXT4522	RIAD4522		0	6.b.

		Yes/No		
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
a.	Comments? .....	RIAD4769	NO	7.a.
b. Other explanations:				

(TEXT 4769)

# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2008

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

## Schedule RC - Balance Sheet

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>ASSETS</b>					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin <sup>(1)</sup>	RCON0081		617,031		1.a.
b. Interest-bearing balances <sup>(2)</sup>	RCON0071		9,317		1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCON1754		0		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCON1773		3,425,209		2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold	RCONB987		60,655		3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup>	RCONB989		0		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale	RCON5369		40,913		4.a.
b. Loans and leases, net of unearned income	RCONB528		16,184,606		4.b.
c. LESS: Allowance for loan and lease losses	RCON3123		235,751		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCONB529		15,948,855		4.d.
5. Trading assets (from Schedule RC-D)	RCON3545		0		5.
6. Premises and fixed assets (including capitalized leases)	RCON2145		187,788		6.
7. Other real estate owned (from Schedule RC-M)	RCON2150		61,743		7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCON2130		44		8.
9. Not applicable					
10. Intangible assets:					
a. Goodwill	RCON3163		917,673		10.a.
b. Other intangible assets (from Schedule RC-M)	RCON0426		90,165		10.b.
11. Other assets (from Schedule RC-F)	RCON2160		917,224		11.
12. Total assets (sum of items 1 through 11)	RCON2170		22,276,617		12.

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

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

(3) Includes all securities resale agreements, regardless of maturity.

**Schedule RC - Continued**

Dollar Amounts in Thousands

		Bil	Mill	Thou	
<b>LIABILITIES</b>					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) .....	RCON2200	14,280,089			13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON8631	2,560,524			13.a.(1)
(2) Interest-bearing .....	RCON8636	11,719,565			13.a.(2)
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased <sup>(2)</sup> .....	RCONB993	1,791,576			14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCONB995	757,032			14.b.
15. Trading liabilities (from Schedule RC-D) .....	RCON3548	0			15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCON3190	2,670,272			16.
17. Not applicable					
18. Not applicable					
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCON3200	0			19.
20. Other liabilities (from Schedule RC-G) .....	RCON2930	210,472			20.
21. Total liabilities (sum of items 13 through 20) .....	RCON2948	19,709,441			21.
22. Minority interest in consolidated subsidiaries .....	RCON3000	0			22.
<b>EQUITY CAPITAL</b>					
23. Perpetual preferred stock and related surplus .....	RCON3838	0			23.
24. Common stock .....	RCON3230	215			24.
25. Surplus (exclude all surplus related to preferred stock) .....	RCON3839	1,990,317			25.
26.					
a. Retained earnings .....	RCON3632	577,456			26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCONB530	(812)			26.b.
27. Other equity capital components <sup>(6)</sup> .....	RCONA130	0			27.
28. Total equity capital (sum of items 23 through 27) .....	RCON3210	2,567,176			28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28) .....	RCON3300	22,276,617			29.

Memorandum

To be reported with the March Report of Condition.

	Number		
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 .....	RCON6724	N/A	M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

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

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

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets.  
 Exclude assets held for trading.

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:					
a. Cash items in process of collection and unposted debits .....	RCON0020		286,942		1.a.
b. Currency and coin .....	RCON0080		99,081		1.b.
2. Balances due from depository institutions in the U.S.:					
a. U.S. branches and agencies of foreign banks .....	RCON0083		0		2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. ....	RCON0085		219,704		2.b.
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks .....	RCON0073		0		3.a.
b. Other banks in foreign countries and foreign central banks .....	RCON0074		4,764		3.b.
4. Balances due from Federal Reserve Banks .....	RCON0090		15,857		4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b) .....	RCON0010		626,348		5.



**Schedule RC-B - Securities**

Exclude assets held for trading.

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	
1. U.S. Treasury securities .....	RCON0211	RCON0213	RCON1286	RCON1287		
	0	0	3,969	3,976		1.
2. U.S. Government agency obligations (exclude mortgage- backed securities):						
a. Issued by U.S. Government agencies <sup>(1)</sup> .....	RCON1289	RCON1290	RCON1291	RCON1293		
	0	0	72	73		2.a.
b. Issued by U.S. Government-sponsored agencies <sup>(2)</sup> .....	RCON1294	RCON1295	RCON1297	RCON1298		
	0	0	61,073	61,517		2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	RCON8496	RCON8497	RCON8498	RCON8499		
	0	0	938,412	946,779		3.
4. Mortgage-backed securities (MBS):						
a. Pass-through securities:						
(1) Guaranteed by GNMA .....	RCON1698	RCON1699	RCON1701	RCON1702		
	0	0	2,110	2,125		4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCON1703	RCON1705	RCON1706	RCON1707		
	0	0	1,085,920	1,095,495		4.a.(2)
(3) Other pass-through securities .....	RCON1709	RCON1710	RCON1711	RCON1713		
	0	0	0	0		4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON1714	RCON1715	RCON1716	RCON1717		
	0	0	1,128,655	1,130,118		4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON1718	RCON1719	RCON1731	RCON1732		
	0	0	8	8		4.b.(2)
(3) All other mortgage-backed securities .....	RCON1733	RCON1734	RCON1735	RCON1736		
	0	0	167,238	152,157		4.b.(3)
5. Asset-backed securities (ABS) .....	RCONC026	RCONC988	RCONC989	RCONC027		
	0	0	3,003	2,977		5.
6. Other debt securities:						
a. Other domestic debt securities .....	RCON1737	RCON1738	RCON1739	RCON1741		
	0	0	27,100	23,149		6.a.
b. Foreign debt securities .....	RCON1742	RCON1743	RCON1744	RCON1746		
	0	0	1,675	1,669		6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>(3)</sup> .....			RCONA510	RCONA511		
			4,458	5,166		7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.) .....	RCON1754	RCON1771	RCON1772	RCON1773		
	0	0	3,423,693	3,425,209		8.

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

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

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

### Schedule RC-B - Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Pledged securities <sup>(1)</sup> .....	RCON0416		2,067,605		M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>(1)</sup> <sup>(2)</sup>					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>(3)</sup> <sup>(4)</sup>					
(1) Three months or less .....	RCONA549		61,873		M.2.a.(1)
(2) Over three months through 12 months .....	RCONA550		129,292		M.2.a.(2)
(3) Over one year through three years .....	RCONA551		241,110		M.2.a.(3)
(4) Over three years through five years .....	RCONA552		117,706		M.2.a.(4)
(5) Over five years through 15 years .....	RCONA553		483,856		M.2.a.(5)
(6) Over 15 years .....	RCONA554		6,303		M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>(3)</sup> <sup>(5)</sup>					
(1) Three months or less .....	RCONA555		18,444		M.2.b.(1)
(2) Over three months through 12 months .....	RCONA556		6,112		M.2.b.(2)
(3) Over one year through three years .....	RCONA557		82,896		M.2.b.(3)
(4) Over three years through five years .....	RCONA558		6,483		M.2.b.(4)
(5) Over five years through 15 years .....	RCONA559		466,906		M.2.b.(5)
(6) Over 15 years .....	RCONA560		516,779		M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>(6)</sup>					
(1) Three years or less .....	RCONA561		921,635		M.2.c.(1)
(2) Over three years .....	RCONA562		360,648		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) .....	RCONA248		188,453		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) .....	RCON1778		0		M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost .....	RCON8782		0		M.4.a.
b. Fair value .....	RCON8783		0		M.4.b.

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

## Schedule RC-B - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(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	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.<sup>(1)</sup></i>					
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):					
a. Credit card receivables .....	RCONB838	RCONB839	RCONB840	RCONB841	M.5.a.
	0	0	0	0	
b. Home equity lines .....	RCONB842	RCONB843	RCONB844	RCONB845	M.5.b.
	0	0	2,299	2,264	
c. Automobile loans .....	RCONB846	RCONB847	RCONB848	RCONB849	M.5.c.
	0	0	0	0	
d. Other consumer loans .....	RCONB850	RCONB851	RCONB852	RCONB853	M.5.d.
	0	0	0	0	
e. Commercial and industrial loans .....	RCONB854	RCONB855	RCONB856	RCONB857	M.5.e.
	0	0	0	0	
f. Other .....	RCONB858	RCONB859	RCONB860	RCONB861	M.5.f.
	0	0	704	713	

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

## Schedule RC-C -- Loans and Lease Financing Receivables

### Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)	(Column B) To Be Completed by All Banks	
1. Loans secured by real estate:			
a. Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans .....		RCONF158 438,323	1.a.(1)
(2) Other construction loans and all land development and other land loans .....		RCONF159 1,923,347	1.a.(2)
b. Secured by farmland (incl. farm residential & other improvements) ..		RCON1420 58,015	1.b.
c. Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....		RCON1797 1,364,505	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens .....		RCON5367 3,006,427	1.c.(2)(a)
(b) Secured by junior liens .....		RCON5368 714,026	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....		RCON1460 502,867	1.d.
e. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....		RCONF160 1,188,797	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties ..		RCONF161 1,743,880	1.e.(2)
2. Loans to depository institutions and acceptances of other banks .....		RCON1288 44,335	2.
a. To commercial banks in the U.S.:			
(1) To U.S. branches and agencies of foreign banks .....	RCONB532 0		2.a.(1)
(2) To other commercial banks in the U.S. ....	RCONB533 44,335		2.a.(2)
b. To other depository institutions in the U.S. ....	RCONB534 0		2.b.
c. To banks in foreign countries:			
(1) To foreign branches of other U.S. banks .....	RCONB536 0		2.c.(1)
(2) To other banks in foreign countries .....	RCONB537 0		2.c.(2)
3. Loans to finance agricultural production and other loans to farmers ....		RCON1590 24,768	3.
4. Commercial and industrial loans .....		RCON1766 3,690,956	4.
a. To U.S. addressees (domicile) .....	RCON1763 3,690,342		4.a.
b. To non-U.S. addressees (domicile) .....	RCON1764 614		4.b.
5. Not applicable			
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
a. Credit cards .....		RCONB538 0	6.a.
b. Other revolving credit plans .....		RCONB539 59,201	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans) .....		RCON2011 708,661	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks) .....		RCON2081 0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....		RCON2107 186,057	8.
9. Other loans .....		RCON1563 445,447	9.
a. Loans for purchasing or carrying securities (secured & unsecured) .	RCON1545 111,131		9.a.
b. All other loans (exclude consumer loans) .....	RCON1564 334,316		9.b.

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

## Schedule RC-C - Continued

### Part I. Continued

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)	(Column B) To Be Completed by All Banks		
10. Lease financing receivables (net of unearned income) .....		RCON2165	125,907	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	RCONF162		0	10.a.
b. All other leases .....	RCONF163		125,907	10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...		RCON2123	0	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) .....		RCON2122	16,225,519	12.

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1): (1)					
a. <b>Loans secured by 1-4 family residential properties</b> .....	RCONF576		15,171		M.1.a.
b. <b>Other loans and all leases (exclude loans to individuals for household, family, and other         personal expenditures)</b> .....	RCON1616		0		M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (2) (3)					
(1) Three months or less .....	RCONA564		155,963		M.2.a.(1)
(2) Over three months through 12 months .....	RCONA565		271,246		M.2.a.(2)
(3) Over one year through three years .....	RCONA566		609,180		M.2.a.(3)
(4) Over three years through five years .....	RCONA567		544,322		M.2.a.(4)
(5) Over five years through 15 years .....	RCONA568		1,146,132		M.2.a.(5)
(6) Over 15 years .....	RCONA569		243,940		M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, col. B) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (2) (4)					
(1) Three months or less .....	RCONA570		7,629,924		M.2.b.(1)
(2) Over three months through 12 months .....	RCONA571		935,483		M.2.b.(2)
(3) Over one year through three years .....	RCONA572		2,052,564		M.2.b.(3)
(4) Over three years through five years .....	RCONA573		1,518,747		M.2.b.(4)
(5) Over five years through 15 years .....	RCONA574		747,780		M.2.b.(5)
(6) Over 15 years .....	RCONA575		94,841		M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) .....	RCONA247		5,850,599		M.2.c.

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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

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

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

### Schedule RC-C - Continued

#### Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands		Bil	Mil	Thou	
3. Loans to finance commercial real estate, construction, and land development activities ( <b>not secured by real estate</b> ) included in Schedule RC-C, part I, items 4 and 9, column B <sup>(5)</sup> .....	RCON2746		0		M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B) .....	RCON5370	2,286,116			M.4.
5. <i>To be completed by banks with \$300 million or more in total assets:</i> Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B) <sup>(6)</sup> .....	RCONB837	6,644			M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for UBPR purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a .....	RCONC391		N/A		M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance .....	RCONC779		0		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 .....	RCONC780		0		M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b)) .....	RCONF230		0		M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2007, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties .....	RCONF231		N/A		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above .....	RCONF232		N/A		M.8.c.
9. Loans secured by 1-4 family residential properties 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	36,259			M.9.
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate:					
(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:					
(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:					
(1) Secured by first liens .....	RCONF581		0		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 .....	RCONF585		0		M.10.b.

(5) Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

(6) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

# Schedule RC-C - Continued

## Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands

	Bil	Mil	Thou	
<b>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>				
(1) Credit Cards .....	RCONF586	0		M.10.c.(1)
(2) Other revolving credit plans .....	RCONF587	0		M.10.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans) .....	RCONF588	0		M.10.c.(3)
<b>d. Other loans .....</b>	RCONF589	0		M.10.d.
<b>11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):</b>				
<b>a. Loans secured by real estate:</b>				
(1) Construction, 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)
<b>(3) Secured by 1-4 family residential properties:</b>				
(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>(b) Closed-end loans secured by 1-4 family residential properties:</b>				
(1) Secured by first liens .....	RCONF593	0		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>b. Commercial and industrial loans .....</b>	RCONF597	0		M.11.b.
<b>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>				
(1) Credit cards .....	RCONF598	0		M.11.c.(1)
(2) Other revolving credit plans .....	RCONF599	0		M.11.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans) .....	RCONF600	0		M.11.c.(3)
<b>d. Other loans .....</b>	RCONF601	0		M.11.d.

## Schedule RC-C - Continued

### Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan origination or the amount currently outstanding as of the report date, whichever is larger.

#### Loans to Small Businesses

		Yes/No
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" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have <b>original amounts</b> of \$100,000 or less (If your bank has no loans outstanding in <b>both</b> of these two loan categories, answer this question "NO.") .....	RCON6999	N/A

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.  
 If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.  
 If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

		Number
2. Report the total <b>number</b> of loans <b>currently outstanding</b> for each of the following Schedule RC-C, part I, loan categories:		
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.) .....	RCON5562	N/A
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4. (1) (Note: Item 4 (1), divided by the number of loans should NOT exceed \$100,000.) .....	RCON5563	N/A

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

(1) Banks with \$300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, part I, item 4.a, column A, "Commercial and industrial loans to U.S. addressees."



# Schedule RC-C - Continued

## Part II. Continued

### Agricultural Loans to Small Farms

	Yes/No
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)" reported in Schedule RC-C, part I, item 1.b, <b>and</b> all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have <b>original amounts</b> of \$100,000 or less (If your bank has no loans outstanding in <b>both</b> of these two loan categories, answer this question "NO.") .....	N/A
	RCON6860

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.  
 If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.  
 If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

	Number
6. Report the total <b>number</b> of loans <b>currently outstanding</b> for each of the following Schedule RC-C, part I, loan categories:	
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.) .....	N/A
	RCON5576
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.) .....	N/A
	RCON5577

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding
7. Number and amount <b>currently outstanding</b> of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):		
a. With <b>original amounts</b> of \$100,000 or less .....	N/A	N/A
	RCON5578	RCON5579
b. With <b>original amounts</b> of more than \$100,000 through \$250,000	N/A	N/A
	RCON5580	RCON5581
c. With <b>original amounts</b> of more than \$250,000 through \$500,000	N/A	N/A
	RCON5582	RCON5583
8. Number and amount <b>currently outstanding</b> of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):		
a. With <b>original amounts</b> of \$100,000 or less .....	N/A	N/A
	RCON5584	RCON5585
b. With <b>original amounts</b> of more than \$100,000 through \$250,000	N/A	N/A
	RCON5586	RCON5587
c. With <b>original amounts</b> of more than \$250,000 through \$500,000	N/A	N/A
	RCON5588	RCON5589

## Schedule RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands

	Bil	Mil	Thou	
<b>ASSETS</b>				
1. U.S. Treasury securities .....	RCON3531		N/A	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCON3532		N/A	2.
3. Securities issued by states and political subdivisions in the U.S. ....	RCON3533		N/A	3.
4. Mortgage-backed securities (MBS):				
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON3534		N/A	4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) .....	RCON3535		N/A	4.b.
c. All other mortgage-backed securities .....	RCON3536		N/A	4.c.
5. Other debt securities .....	RCON3537		N/A	5.
6. Loans:				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans .....	RCONF604		N/A	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....	RCONF605		N/A	6.a.(2)
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONF606		N/A	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens .....	RCONF607		N/A	6.a.(3)(b)(1)
(2) Secured by junior liens .....	RCONF611		N/A	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....	RCONF612		N/A	6.a.(4)
(5) Secured by nonfarm nonresidential properties .....	RCONF613		N/A	6.a.(5)
b. Commercial and industrial loans .....	RCONF614		N/A	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards .....	RCONF615		N/A	6.c.(1)
(2) Other revolving credit plans .....	RCONF616		N/A	6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans) .....	RCONF617		N/A	6.c.(3)
d. Other loans .....	RCONF618		N/A	6.d.
7. Not applicable				
8. Not applicable				
9. Other trading assets .....	RCON3541		N/A	9.
10. Not applicable				
11. Derivatives with a positive fair value .....	RCON3543		N/A	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) .....	RCON3545		N/A	12.
<b>LIABILITIES</b>				
13.				
a. Liability for short positions .....	RCON3546		N/A	13.a.
b. Other trading liabilities .....	RCONF624		N/A	13.b.
14. Derivatives with a negative fair value .....	RCON3547		N/A	14.
15. Total trading liabilities (sum of items 13.a. through 14) (must equal Schedule RC, item 15) .....	RCON3548		N/A	15.

# Schedule RC-D - Continued

Memoranda

Dollar Amounts in Thousands

	Bill	Mil	Thou	
<b>1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, item 6.a.(1) through 6.d):</b>				
<b>a. Loans secured by real estate:</b>				
(1) Construction, land development, and other land loans .....	RCONF625		N/A	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....	RCONF626		N/A	M.1.a.(2)
<b>(3) Secured by 1-4 family residential properties:</b>				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONF627		N/A	M.1.a.(3)(a)
<b>(b) Closed-end loans secured by 1-4 family residential properties:</b>				
(1) Secured by first liens .....	RCONF628		N/A	M.1.a.(3)(b)(1)
(2) Secured by junior liens .....	RCONF629		N/A	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....	RCONF630		N/A	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties .....	RCONF631		N/A	M.1.a.(5)
<b>b. Commercial and industrial loans .....</b>	RCONF632		N/A	M.1.b.
<b>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>				
(1) Credit cards .....	RCONF633		N/A	M.1.c.(1)
(2) Other revolving credit plans .....	RCONF634		N/A	M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans) .....	RCONF635		N/A	M.1.c.(3)
<b>d. Other loans .....</b>	RCONF636		N/A	M.1.d.
2. Not applicable				
<b>3. Loans measured at fair value that are past due 90 days or more:</b>				
a. Fair value .....	RCONF639		N/A	M.3.a.
b. Unpaid principal balance .....	RCONF640		N/A	M.3.b.
<i>Memorandum items 4 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.</i>				
<b>4. Asset-backed securities:</b>				
a. Residential mortgage-backed securities .....	RCONF641		N/A	M.4.a.
b. Commercial mortgage-backed securities .....	RCONF642		N/A	M.4.b.
c. Credit card receivables .....	RCONF643		N/A	M.4.c.
d. Home equity lines .....	RCONF644		N/A	M.4.d.
e. Automobile loans .....	RCONF645		N/A	M.4.e.
f. Other consumer loans .....	RCONF646		N/A	M.4.f.
g. Commercial and industrial loans .....	RCONF647		N/A	M.4.g.
h. Other .....	RCONF648		N/A	M.4.h.
<b>5. Collateralized debt obligations:</b>				
a. Synthetic .....	RCONF649		N/A	M.5.a.
b. Other .....	RCONF650		N/A	M.5.b.
6. Retained beneficial interests in securitizations (first-loss or equity tranches) .....	RCONF651		N/A	M.6.
<b>7. Equity securities:</b>				
a. Readily determinable fair values .....	RCONF652		N/A	M.7.a.
b. Other .....	RCONF653		N/A	M.7.b.
8. Loans pending securitization .....	RCONF654		N/A	M.8.

### Schedule RC-D - Continued

Memoranda (continued)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>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):</b>					
a.	TEXTF655	RCONF655		N/A	M.9.a.
b.	TEXTF656	RCONF656		N/A	M.9.b.
c.	TEXTF657	RCONF657		N/A	M.9.c.
<b>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):</b>					
a.	TEXTF658	RCONF658		N/A	M.10.a.
b.	TEXTF659	RCONF659		N/A	M.10.b.
c.	TEXTF660	RCONF660		N/A	M.10.c.

### Schedule RC-E - Deposit Liabilities

Dollar Amounts in Thousands	(Column A) Total transaction accounts (including total demand deposits)	(Column B) Memo: Total demand deposits (included in col A)	(Column C) Total nontransaction accounts (including MMDAs)
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks) .....	RCONB549   1,528,732		RCONB550   11,815,304   1.
2. U.S. Government .....	RCON2202   527		RCON2520   108   2.
3. States and political subdivisions in the U.S. ....	RCON2203   134,888		RCON2530   631,553   3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551   155,747		RCONB552   13,230   4.
5. Banks in foreign countries .....	RCON2213   0		RCON2236   0   5.
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216   0		RCON2377   0   6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215   <b>1,819,894</b>	RCON2210   1,157,359	RCON2385   <b>12,460,195</b>   7.

Memoranda

Dollar Amounts in Thousands	Bil	Mil	Thou
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....	RCON6835	543,879	M.1.a.
b. Total brokered deposits .....	RCON2365	1,936,223	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)			
(1) <b>Brokered deposits issued in denominations of less than \$100,000</b> .....	RCON2343	1,569,223	M.1.c.(1)
(2) <b>Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts</b> .....	RCON2344	0	M.1.c.(2)
d. Maturity data for brokered deposits:			
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) .....	RCONA243	1,559,662	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	367,000	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) <b>(to be completed for the December report only)</b> .....	RCON5590	N/A	M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs) .....	RCON6810	4,628,363	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352	3,297,001	M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648	2,930,023	M.2.b.
c. Total time deposits of \$100,000 or more .....	RCON2604	1,604,808	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	73,600	M.2.c.(1)

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

### Schedule RC-E - Continued

Memoranda (continued)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
3. Maturity and repricing data for time deposits of less than \$100,000:					
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: <sup>(1)</sup> <sup>(2)</sup>					
(1) Three months or less .....	RCONA579		820,147		M.3.a.(1)
(2) Over three months through 12 months .....	RCONA580		1,266,764		M.3.a.(2)
(3) Over one year through three years .....	RCONA581		597,014		M.3.a.(3)
(4) Over three years .....	RCONA582		246,098		M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>(3)</sup>					
	RCONA241		2,086,827		M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:					
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: <sup>(1)</sup> <sup>(4)</sup>					
(1) Three months or less .....	RCONA584		929,788		M.4.a.(1)
(2) Over three months through 12 months .....	RCONA585		430,601		M.4.a.(2)
(3) Over one year through three years .....	RCONA586		120,621		M.4.a.(3)
(4) Over three years .....	RCONA587		123,798		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) <sup>(3)</sup>					
	RCONA242		1,360,389		M.4.b.

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

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

(3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

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

## Schedule RC-F - Other Assets

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Accrued interest receivable <sup>(1)</sup> .....	RCONB556		96,647		1.
2. Net deferred tax assets <sup>(2)</sup> .....	RCON2148		31,885		2.
3. Interest-only strips receivable (not in the form of a security) on: <sup>(3)</sup>					
a. Mortgage loans .....	RCONA519		0		3.a.
b. Other financial assets .....	RCONA520		0		3.b.
4. Equity securities that DO NOT have readily determinable fair values <sup>(4)</sup> .....	RCON1752		180,869		4.
5. Life insurance assets .....	RCONC009		496,524		5.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) ..	RCON2168		111,299		6.
a. Prepaid expenses .....	RCON2166		0		6.a.
b. Repossessed personal property (including vehicles) .....	RCON1578		0		6.b.
c. Derivatives with a positive fair value held for purposes other than trading .....	RCONC010		0		6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards .....	RCONC436		0		6.d.
e. <span style="border: 1px solid black; padding: 1px;">TEXT3549</span> Net software programs .....	RCON3549		34,173		6.e.
f. <span style="border: 1px solid black; padding: 1px;">TEXT3550</span> Other assets .....	RCON3550		35,153		6.f.
g. <span style="border: 1px solid black; padding: 1px;">TEXT3551</span> .....	RCON3551		0		6.g.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11) .....	RCON2160		<b>917,224</b>		7.

(1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

(2) See discussion of deferred income taxes in Glossary entry on "income taxes."

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

(4) Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

### Schedule RC-G - Other Liabilities

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1.					
a.	Interest accrued and unpaid on deposits <sup>(1)</sup> .....	RCON3645	19,184		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCON3646	115,390		1.b.
2.	Net deferred tax liabilities <sup>(2)</sup> .....	RCON3049	0		2.
3.	Allowance for credit losses on off-balance sheet credit exposures .....	RCONB557	3,204		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				
	.....	RCON2938	72,694		4.
a.	Accounts payable .....	RCON3066	24,644		4.a.
b.	Deferred compensation liabilities .....	RCONC011	0		4.b.
c.	Dividends declared but not yet payable .....	RCON2932	0		4.c.
d.	Derivatives with a negative fair value held for purposes other than trading .....	RCONC012	25,318		4.d.
e.	TEXT3552 .....	RCON3552	0		4.e.
f.	TEXT3553 .....	RCON3553	0		4.f.
g.	TEXT3554 .....	RCON3554	0		4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	RCON2930	210,472		5.

(1) For savings banks, include "dividends" accrued and unpaid on deposits.

(2) See discussion of deferred income taxes in Glossary entry on "income taxes."



**Schedule RC-K - Quarterly Averages (1)**

Dollar Amounts in Thousands		Bil	Mil	Thou
<b>ASSETS</b>				
1. Interest-bearing balances due from depository institutions .....	RCON3381		11,344	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) .....	RCONB558		74,824	2.
3. Mortgage-backed securities (2) .....	RCONB559		2,373,160	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.) (2) (3) .....	RCONB560		977,636	4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCON3365		48,771	5.
6. Loans:				
a. Total loans .....	RCON3360		15,954,463	6.a.
b. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties .....	RCON3465		4,966,745	6.b.(1)
(2) All other loans secured by real estate .....	RCON3466		5,881,562	6.b.(2)
c. Commercial and industrial loans .....	RCON3387		3,718,320	6.c.
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards .....	RCONB561		0	6.d.(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RCONB562		751,228	6.d.(2)
7. To be completed by banks with \$100 million or more in total assets:				
Trading assets (4) .....	RCON3401		0	7.
8. Lease financing receivables (net of unearned income) .....	RCON3484		122,905	8.
9. Total assets (5) .....	RCON3368		21,916,253	9.
<b>LIABILITIES</b>				
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) .....	RCON3485		554,637	10.
11. Nontransaction accounts:				
a. Savings deposits (includes MMDAs) .....	RCONB563		8,114,724	11.a.
b. Time deposits of \$100,000 or more .....	RCONA514		1,545,115	11.b.
c. Time deposits of less than \$100,000 .....	RCONA529		2,812,307	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase .....	RCON3353		2,121,951	12.
13. To be completed by banks with \$100 million or more in total assets:				
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (4) .....	RCON3355		3,277,578	13.

Memorandum

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Memorandum item 1 is to be completed by: (4)				
• banks with \$300 million or more in total assets, and				
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.				
Loans to finance agricultural production and other loans to farmers .....	RCON3386		24,935	M.1.

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

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

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

(4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

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

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

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines .....	RCON3814	1,351,191			1.a.
b. Credit card lines .....	RCON3815	0			1.b.
c.					
(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate:					
(a) 1-4 family residential construction loan commitments .....	RCONF164	180,192			1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....	RCONF165	770,721			1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....					
d. Securities underwriting .....	RCON6550	0			1.c.(2)
e. Other unused commitments .....	RCON3817	0			1.d.
2. Financial standby letters of credit .....	RCON3818	2,813,425			1.e.
a. Amount of financial standby letters of credit conveyed to others .....	RCON3819	329,796			2.
3. Performance standby letters of credit .....	RCON3820	10,714			2.a.
a. Amount of performance standby letters of credit conveyed to others .....	RCON3821	242,532			3.
4. Commercial and similar letters of credit .....	RCON3822	25			3.a.
5. Not applicable	RCON3411	33,003			4.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCON3433	0			6.

Dollar Amounts in Thousands	(Column A) Guarantor		(Column B) Beneficiary		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default swaps .....	RCONC968	120,645	RCONC969	7,500	7.a.(1)
(2) Total return swaps .....	RCONC970	0	RCONC971	0	7.a.(2)
(3) Credit options .....	RCONC972	0	RCONC973	0	7.a.(3)
(4) Other credit derivatives .....	RCONC974	0	RCONC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value .....	RCONC219	341	RCONC221	26	7.b.(1)
(2) Gross negative fair value .....	RCONC220	0	RCONC222	0	7.b.(2)

Dollar Amounts in Thousands		Bil	Mil	Thou	
8. Spot foreign exchange contracts .....					
	RCON8765	0			8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") .....					
	RCON3430	0			9.
a. Securities borrowed .....	RCON3432	0			9.a.
b. Commitments to purchase when-issued securities .....	RCON3434	0			9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf .....	RCONC978	0			9.c.
d. TEXT3555	RCON3555	0			9.d.
e. TEXT3556	RCON3556	0			9.e.
f. TEXT3557	RCON3557	0			9.f.

**Schedule RC-L - Continued**

Dollar Amounts in Thousands

		Bil	Mil	Thou	
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	RCON5591		0		10.
a. Commitments to sell when-issued securities	RCON3435		0		10.a.
b. TEXT5592	RCON5592		0		10.b.
c. TEXT5593	RCON5593		0		10.c.
d. TEXT5594	RCON5594		0		10.d.
e. TEXT5595	RCON5595		0		10.e.
11. Year-to-date merchant credit card sales volume:					
a. Sales for which the reporting bank is the acquiring bank	RCONC223		0		11.a.
b. Sales for which the reporting bank is the agent bank with risk	RCONC224		0		11.b.

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) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts	RCON8693 0	RCON8694 0	RCON8695 0	RCON8696 0	12.a.
b. Forward contracts	RCON8697 115,863	RCON8698 94,892	RCON8699 0	RCON8700 0	12.b.
c. Exchange-traded option contracts:					
(1) Written options	RCON8701 0	RCON8702 0	RCON8703 0	RCON8704 0	12.c.(1)
(2) Purchased options	RCON8705 0	RCON8706 0	RCON8707 0	RCON8708 0	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options	RCON8709 84,149	RCON8710 0	RCON8711 0	RCON8712 0	12.d.(1)
(2) Purchased options	RCON8713 169,116	RCON8714 0	RCON8715 0	RCON8716 0	12.d.(2)
e. Swaps	RCON3450 2,035,648	RCON3826 0	RCON8719 0	RCON8720 0	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCONA126 0	RCONA127 0	RCON8723 0	RCON8724 0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON8725 2,404,776	RCON8726 94,892	RCON8727 0	RCON8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCONA589 1,217,824				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCON8733 0	RCON8734 0	RCON8735 0	RCON8736 0	15.a.(1)
(2) Gross negative fair value	RCON8737 0	RCON8738 0	RCON8739 0	RCON8740 0	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCON8741 23,996	RCON8742 3,204	RCON8743 0	RCON8744 0	15.b.(1)
(2) Gross negative fair value	RCON8745 25,318	RCON8746 2,496	RCON8747 0	RCON8748 0	15.b.(2)

### Schedule RC-M - Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....	RCON6164		78,938		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 .....	RCON6165		8		1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets .....	RCON3164		53,977		2.a.
(1) Estimated fair value of mortgage servicing assets .....	RCONA590		68,515		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....	RCONB026		27		2.b.
c. All other identifiable intangible assets .....	RCON5507		36,161		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....	RCON0426		90,165		2.d.
3. Other real estate owned:					
a. Direct and indirect investments in real estate ventures .....	RCON5372		15,813		3.a.
b. All other real estate owned:					
(1) Construction, land development, and other land .....	RCON5508		23,906		3.b.(1)
(2) Farmland .....	RCON5509		0		3.b.(2)
(3) 1-4 family residential properties .....	RCON5510		13,281		3.b.(3)
(4) Multifamily (5 or more) residential properties .....	RCON5511		0		3.b.(4)
(5) Nonfarm nonresidential properties .....	RCON5512		8,743		3.b.(5)
(6) Foreclosed properties from "GNMA loans" .....	RCONC979		0		3.b.(6)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) .....	RCON2150		61,743		3.c.
4. Investments in unconsolidated subsidiaries and associated companies:					
a. Direct and indirect investments in real estate ventures .....	RCON5374		0		4.a.
b. All other investments in unconsolidated subsidiaries and associated companies .....	RCON5375		44		4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) .....	RCON2130		44		4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: <sup>(1)</sup>					
(a) One year or less .....	RCONF055		900,051		5.a.(1)(a)
(b) Over one year through three years .....	RCONF056		417,505		5.a.(1)(b)
(c) Over three years through five years .....	RCONF057		167		5.a.(1)(c)
(d) Over five years .....	RCONF058		465		5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) <sup>(2)</sup> .....	RCON2651		800,051		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) .....	RCONF059		300,000		5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: <sup>(3)</sup>					
(a) One year or less .....	RCONF060		1,349,907		5.b.(1)(a)
(b) Over one year through three years .....	RCONF061		0		5.b.(1)(b)
(c) Over three years through five years .....	RCONF062		0		5.b.(1)(c)
(d) Over five years .....	RCONF063		2,177		5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) <sup>(4)</sup> .....	RCONB571		1,349,907		5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16) .....	RCON3190		2,670,272		5.c.

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

### Schedule RC-M - Continued

		Yes/No	
6. Does the reporting bank sell private label or third party mutual funds and annuities? .....	RCONB569	YES	6.

Dollar Amounts in Thousands		Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities .....	RCONB570			0	7.

8. Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com) .....	TEXT4087	www.associatedbank.com	8.
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		Yes/No	
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? .....	RCON4088	YES	9.

Dollar Amounts in Thousands		Bil	Mil	Thou	
10. Secured liabilities:					
a. Amount of "Federal funds purchased" 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)) .....	RCONF065		1,122,407		10.b.

### 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:							
a. Construction, land development, and other land loans:							
(1) <b>1-4 family residential         construction loans</b> .....	RCONF172	7,937	RCONF174	0	RCONF176	40,441	1.a.(1)
(2) <b>Other construction loans and all         land development and other         land loans</b> .....	RCONF173	36,650	RCONF175	172	RCONF177	57,592	1.a.(2)
b. Secured by farmland .....	RCON3493	646	RCON3494	0	RCON3495	267	1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCON5398	9,227	RCON5399	12,100	RCON5400	4,668	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	15,325	RCONC237	10	RCONC229	35,644	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	5,548	RCONC239	0	RCONC230	8,465	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....	RCON3499	2,808	RCON3500	1,448	RCON3501	7,265	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) <b>Loans secured by owner-         occupied nonfarm         nonresidential properties</b> .....	RCONF178	15,468	RCONF180	0	RCONF182	16,478	1.e.(1)
(2) <b>Loans secured by other         nonfarm nonresidential         properties</b> .....	RCONF179	22,043	RCONF181	0	RCONF183	26,834	1.e.(2)
2. Loans to depository institutions and acceptances of other banks .....	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable							
4. Commercial and industrial loans. ....	RCON1606	33,007	RCON1607	100	RCON1608	72,656	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RCONB578	18,881	RCONB579	13,294	RCONB580	3,871	5.b.
6. Loans to foreign governments and official institutions .....	RCON5389	0	RCON5390	0	RCON5391	0	6.
7. All other loans <sup>(1)</sup> .....	RCON5459	28,337	RCON5460	150	RCON5461	1,133	7.
8. Lease financing receivables .....	RCON1226	5,147	RCON1227	0	RCON1228	83	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	RCON3505	0	RCON3506	0	RCON3507	0	9.

(1) Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers" "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

### Schedule RC-N - Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government .....	RCON5612	16,546	RCON5613	13,035	RCON5614	16,772	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") .....	RCON5615	14,987	RCON5616	12,644	RCON5617	12,453	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 .....	RCONC866	0	RCONC867	0	RCONC868	0	10.b.

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Restructured loans and leases included in Schedule RC N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memo item 1):							
a. <b>Loans secured by 1-4 family residential properties</b> .....	RCONF661	0	RCONF662	0	RCONF663	614	M.1.a.
b. <b>Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)</b> .....	RCON1658	0	RCON1659	0	RCON1661	776	M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities ( <b>not secured by real estate</b> ) included in Schedule RC-N, items 4 and 7, above .....	RCON6558	0	RCON6559	0	RCON6560	0	M.2.
3. <i>Memo items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets: (1)</i>							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....	RCON1248	0	RCON1249	0	RCON1250	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above) .....	RCON5380	0	RCON5381	0	RCON5382	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above) .....	RCON1254	0	RCON1255	0	RCON1256	0	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above) .....	RCONF166	0	RCONF167	0	RCONF168	0	M.3.d.

(1) The \$300 million asset size test and the 5% of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

### Schedule RC-N - Continued

Memoranda (continued)

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	
4. Memorandum item 4 is to be completed by: <sup>(1)</sup> <ul style="list-style-type: none"> <li>banks with \$300 million or more in total assets</li> <li>banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans: Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) <sup>(1)</sup></li> </ul>				
	RCON1594 8	RCON1597 0	RCON1583 600	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):				
a. Loans and leases held for sale	RCONC240 0	RCONC241 0	RCONC226 0	M.5.a.
b. Loans measured at fair value:				
(1) Fair value	RCONF664 0	RCONF665 0	RCONF666 0	M.5.b.(1)
(2) Unpaid principal balance	RCONF667 0	RCONF668 0	RCONF669 0	M.5.b.(2)

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more	
Memorandum item 6 is to be completed by banks with \$300 million or more in total assets:			
6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets <sup>(1)</sup>	RCON3529 0	RCON3530 0	M.6.

Dollar Amounts in Thousands		Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter	RCONC410		139,271		M.7.
8. Nonaccrual assets sold during the quarter	RCONC411		24,647		M.8.

(1) The \$300 million asset size test is generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.



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

All banks must complete items 1 and 2, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007 Report of Condition must complete items 4 and 5 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007 report must begin to complete items 4 and 5 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007 must complete items 4 and 5 each quarter. Any other bank may choose to complete items 4 and 5, but the bank must then continue to complete items 4 and 5 each quarter thereafter.

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCONF236	15,111,203		1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions ....	RCONF237	695,731		2.
3. Not applicable				
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 .....	RCONF238	14,651,852		4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions .....	RCONF239	776,888		5.

Memorandum

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Total assessable deposits of the bank, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: <sup>(1)</sup>				
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less .....	RCONF049	8,416,109		M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only) .....	RCONF050	N/A		M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: <sup>(1)</sup>				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000 .....	RCONF051	5,455,484		M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000 .....	RCONF052	15913		M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: <sup>(1)</sup>				
(1) Amount of retirement deposit accounts of \$250,000 or less .....	RCONF045	530,397		M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) .....	RCONF046	N/A		M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: <sup>(1)</sup>				
(1) Amount of retirement deposit accounts of more than \$250,000 .....	RCONF047	13,482		M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 ...	RCONF048	34		M.1.d.(2)
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. <sup>(2)</sup></b>				
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) .....	RCONF5597	4,530,049		M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving 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:				
a. Legal title .....	TEXTA545			M.3.a.
b. FDIC Certificate Number .....	RCONA545	00000		M.3.b.

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

(2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

Schedule RCP

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

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

		Dollar Amounts in Thousands				
			Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: <sup>(2)</sup>						
a.	Closed-end first liens .....	RCONF066	175,630			1.a.
b.	Closed-end junior liens .....	RCONF067	0			1.b.
c. <b>Open-end loans extended under lines of credit:</b>						
(1)	<b>Total commitment under the lines of credit</b> .....	RCONF670	0			1.c.(1)
(2)	<b>Principal amount funded under the lines of credit</b> .....	RCONF671	0			1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: <sup>(2)</sup>						
a.	Closed-end first liens .....	RCONF068	51,752			2.a.
b.	Closed-end junior liens .....	RCONF069	0			2.b.
c. <b>Open-end loans extended under lines of credit:</b>						
(1)	<b>Total commitment under the lines of credit</b> .....	RCONF672	0			2.c.(1)
(2)	<b>Principal amount funded under the lines of credit</b> .....	RCONF673	0			2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:						
a.	Closed-end first liens .....	RCONF070	238,236			3.a.
b.	Closed-end junior liens .....	RCONF071	0			3.b.
c. <b>Open-end loans extended under lines of credit:</b>						
(1)	<b>Total commitment under the lines of credit</b> .....	RCONF674	0			3.c.(1)
(2)	<b>Principal amount funded under the lines of credit</b> .....	RCONF675	0			3.c.(2)
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):						
a.	Closed-end first liens .....	RCONF072	40,913			4.a.
b.	Closed-end junior liens .....	RCONF073	0			4.b.
c. <b>Open-end loans extended under lines of credit:</b>						
(1)	<b>Total commitment under the lines of credit</b> .....	RCONF676	0			4.c.(1)
(2)	<b>Principal amount funded under the lines of credit</b> .....	RCONF677	0			4.c.(2)
5. <b>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):</b>						
a.	Closed-end 1-4 family residential mortgage loans .....	RIADF184	3,115			5.a.
b.	<b>Open-end 1-4 family residential mortgage loans extended under lines of credit</b> .....	RIADF560	0			5.b.
6. <b>Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:</b>						
a.	Closed-end first liens .....	RCONF678	623			6.a.
b.	Closed-end junior liens .....	RCONF679	0			6.b.
c. <b>Open-end loans extended under lines of credit:</b>						
(1)	<b>Total commitment under the lines of credit</b> .....	RCONF680	0			6.c.(1)
(2)	<b>Principal amount funded under the lines of credit</b> .....	RCONF681	0			6.c.(2)

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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

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

Schedule RC-Q is to be completed by banks that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D--Trading Assets and Liabilities.

### Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (included in Schedule RC)

	(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					
<b>ASSETS</b>					
1. Loans and leases .....	RCONF243	RCONF882	RCONF690	RCONF244	RCONF245
	N/A	N/A	N/A	N/A	N/A
2. Trading assets .....	RCONF246	RCONF883	RCONF691	RCONF247	RCONF248
	N/A	N/A	N/A	N/A	N/A
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above) .....	RCONF240	RCONF884	RCONF692	RCONF241	RCONF242
	N/A	N/A	N/A	N/A	N/A
3. All other financial assets and servicing assets .....	RCONF249	RCONF885	RCONF693	RCONF250	RCONF251
	N/A	N/A	N/A	N/A	N/A
<b>LIABILITIES</b>					
4. Deposits .....	RCONF252	RCONF886	RCONF694	RCONF253	RCONF254
	N/A	N/A	N/A	N/A	N/A
5. Trading liabilities .....	RCONF255	RCONF887	RCONF695	RCONF256	RCONF257
	N/A	N/A	N/A	N/A	N/A
6. All other financial liabilities and servicing liabilities .....	RCONF258	RCONF888	RCONF696	RCONF259	RCONF260
	N/A	N/A	N/A	N/A	N/A
7. Loan commitments (not accounted for as derivatives) .....	RCONF261	RCONF889	RCONF697	RCONF262	RCONF263
	N/A	N/A	N/A	N/A	N/A

### Schedule RC-R - Regulatory Capital

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>Tier 1 capital</b>					
1. Total equity capital (from Schedule RC, item 28) .....	RCON3210		2,567,176		1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if gain, report as positive value; if loss, report as negative value) <sup>(1)</sup> .....	RCON8434		1,463		2.
3. LESS: Net unrealized loss on available-for-sale <b>EQUITY</b> securities (report loss as <b>positive</b> value) .....	RCONA221		0		3.
4. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCON4336		(2,275)		4.
5. LESS: Nonqualifying perpetual preferred stock .....	RCONB588		0		5.
6. Qualifying minority interests in consolidated subsidiaries .....	RCONB589		0		6.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets .....	RCONB590		953,834		7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as positive value; if a net loss, report as negative value) .....	RCONF264		0		7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b) .....	RCONC227		1,614,154		8.
9.					
a. LESS: Disallowed servicing assets and purchased credit card relationships .....	RCONB591		3		9.a.
b. LESS: Disallowed deferred tax assets .....	RCON5610		0		9.b.
10. Other additions to (deductions from) Tier 1 capital .....	RCONB592		0		10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b) .....	RCON8274		1,614,151		11.
<b>Tier 2 capital</b>					
12. Qualifying subordinated debt and redeemable preferred stock .....	RCON5306		0		12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital .....	RCONB593		0		13.
14. Allowance for loan and lease losses includible in Tier 2 capital .....	RCON5310		216,223		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital .....	RCON2221		319		15.
16. Other Tier 2 capital components .....	RCONB594		0		16.
17. Tier 2 capital (sum of items 12 through 16) .....	RCON5311		216,542		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17) .....	RCON8275		216,542		18.
19. Tier 3 capital allocated for market risk .....	RCON1395		0		19.
20. Deductions for total risk-based capital .....	RCONB595		0		20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20) .....	RCON3792		1,830,693		21.
<b>Total assets for leverage ratio</b>					
22. Average total assets (from Schedule RC-K, item 9) .....	RCON3368		21,916,253		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above) .....	RCONB590		953,834		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above) ..	RCONB591		3		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above) .....	RCON5610		0		25.
26. LESS: Other deductions from assets for leverage capital purposes .....	RCONB596		0		26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26) .....	RCONA224		20,962,416		27.
<b>Adjustments for financial subsidiaries</b>					
28.					
a. Adjustment to Tier 1 capital reported in item 11 .....	RCONC228		0		28.a.
b. Adjustment to total risk-based capital reported in item 21 .....	RCONB503		0		28.b.
29. Adjustment to risk-weighted assets reported in item 62 .....	RCONB504		0		29.
30. Adjustment to average total assets reported in item 27 .....	RCONB505		0		30.

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

## Schedule RC-R - Continued

### Capital ratios

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

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio <sup>(2)</sup> .....	RCON7273	0	RCON7204	7.70	31.
32. Tier 1 risk-based capital ratio <sup>(3)</sup> .....	RCON7274	0	RCON7206	9.34	32.
33. Total risk-based capital ratio <sup>(4)</sup> .....	RCON7275	0	RCON7205	10.60	33.

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

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

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

### Schedule RC-R - Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

#### Balance Sheet Asset Categories

	(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%
Dollar Amounts in Thousands						
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b) .....	626,348	0	114,938	511,410		RCONB602 0
35. Held-to-maturity securities .....	RCON1754	RCONB603	RCONB604	RCONB605	RCONB606	RCONB607 0
36. Available-for-sale securities .....	RCON1773	RCONB608	RCONB609	RCONB610	RCONB611	RCONB612 32,288
37. Federal funds sold and securities purchased under agreements to resell .....	3,425,209	1,197	31,597	3,309,240	50,887	RCONB520 0
38. Loans and leases held for sale .....	RCONC225		RCONC063	RCONC064		RCONB621 0
39. Loans and leases, net of unearned income .....	60,655		0	60,655		RCONB622 0
40. LESS: Allowance for loan and lease losses .....	RCON5369	RCONB617	RCONB618	RCONB619	RCONB620	RCONB626 11,942,424
41. Trading assets .....	40,913	0	0	0	40,913	
42. All other assets (1) .....	RCONB528	RCONB622	RCONB623	RCONB624	RCONB625	RCONB631 0
43. Total assets (sum of items 34 through 42) .....	16,184,606	0	0	693,014	3,549,168	
	RCON3123	RCON3123				
	235,751	235,751				
	RCON3545	RCONB627	RCONB628	RCONB629	RCONB630	RCONB631 0
	0	0	0	0	0	
	RCONB639	RCONB640	RCONB641	RCONB642	RCONB643	RCON5339 691,217
	2,174,637	953,837	60,679	468,900	4	
	RCON2170	RCONB644	RCON5320	RCON5327	RCON5334	RCON5340 12,665,929
	22,276,617	719,283	207,214	5,043,219	3,640,972	

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

## Schedule RC-R - Continued

### Derivatives and Off-Balance Sheet Items

	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(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%
44. Financial standby letters of credit .....	RCONB546 329,796	1.00 or 12.5 (2)	RCONB547 329,796	RCONB548 0	RCONB581 10,714	RCONB582 0	RCONB583 319,082
45. Performance standby letters of credit .....	RCON3821 242,532	.50	RCONB650 121,266	RCONB651 0	RCONB652 13	RCONB653 0	RCONB654 121,253
46. Commercial and similar letters of credit .....	RCON3411 33,003	.20	RCONB655 6,601	RCONB656 0	RCONB657 0	RCONB658 0	RCONB659 6,601
47. Risk participations in bankers acceptances acquired by the reporting institution .....	RCON3429 0	1.00	RCONB660 0	RCONB661 0	RCONB662 0		RCONB663 0
48. Securities lent .....	RCON3433 0	1.00	RCONB664 0	RCONB665 0	RCONB666 0	RCONB667 0	RCONB668 0
49. Retained recourse on small business obligations sold with recourse .....	RCONA250 0	1.00	RCONB669 0	RCONB670 0	RCONB671 0	RCONB672 0	RCONB673 0
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement .....	RCONB541 0	12.5 (3)	RCONB542 0				RCONB543 0
51. All other financial assets sold with recourse .....	RCONB675 97,595	1.00	RCONB676 97,595	RCONB677 0	RCONB678 0	RCONB679 97,595	RCONB680 0
52. All other off-balance sheet liabilities .....	RCONB681 153,991	1.00	RCONB682 153,991	RCONB683 0	RCONB684 0	RCONB685 0	RCONB686 153,991
53. Unused commitments with an original maturity exceeding one year .....	RCON3833 2,278,630	.50	RCONB687 1,139,315	RCONB688 0	RCONB689 8,814	RCONB690 0	RCONB691 1,130,501
54. Derivative contracts .....			RCONA167 42,964	RCONB693 0	RCONB694 9,485	RCONB695 33,479	

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

(3) Or institution-specific factor.

**Schedule RC-R - Continued**

Dollar Amounts in Thousands	(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%	
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54) .....	RCONB696	RCONB697	RCONB698	RCONB699	55.
	<b>207,214</b>	<b>5,072,245</b>	<b>3,772,046</b>	<b>14,397,357</b>	
56. Risk weight factor .....	x 0%	x 20%	x 50%	x 100%	56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56) .....	RCONB700	RCONB701	RCONB702	RCONB703	57.
	<b>0</b>	<b>1,014,449</b>	<b>1,886,023</b>	<b>14,397,357</b>	
58. Market risk equivalent assets .....				RCON1651	58.
				0	
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58) .....				RCONB704	59.
				<b>17,297,829</b>	
60. LESS: Excess allowance for loan and lease losses .....				RCONA222	60.
				22,732	
61. LESS: Allocated transfer risk reserve .....				RCON3128	61.
				0	
62. Total risk-weighted assets (item 59 minus items 60 and 61) .				RCONA223	62.
				<b>17,275,097</b>	

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards ..	RCON8764		27,200		M.1.

Dollar Amounts in Thousands	(Column A) With a remaining maturity of one year of 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: <sup>(1)</sup>							
a. Interest rate contracts .....	RCON3809	439,094	RCON8766	1,352,221	RCON8767	529,312	M.2.a.
b. Foreign exchange contracts .....	RCON3812	92,032	RCON8769	2,860	RCON8770	0	M.2.b.
c. Gold contracts .....	RCON8771	0	RCON8772	0	RCON8773	0	M.2.c.
d. Other precious metals contracts .....	RCON8774	0	RCON8775	0	RCON8776	0	M.2.d.
e. Other commodity contracts .....	RCON8777	0	RCON8778	0	RCON8779	0	M.2.e.
f. Equity derivative contracts .....	RCONA000	0	RCONA001	0	RCONA002	0	M.2.f.
g. Credit derivative contracts:							
(1) Investment grade .....	RCONC980	0	RCONC981	0	RCONC982	0	M.2.g.(1)
(2) Subinvestment grade .....	RCONC983	12,911	RCONC984	104,184	RCONC985	11,049	M.2.g.(2)

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





**Schedule RC-S - Continued**

Dollar Amounts in Thousands

- 6. Amount of ownership (or seller's) interests carried as:
  - a. Securities (included in Schedule RC-B or in Schedule RC, item 5) .....
  - b. Loans (included in Schedule RC-C) .....
- 7. Past due loan amounts included in interests reported in item 6.a:
  - a. 30-89 days past due .....
  - b. 90 days or more past due .....
- 8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):
  - a. Charge-offs .....
  - b. Recoveries .....
- For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions**
- 9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....
- 10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....
- Bank Asset Sales**
- 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank .....
- 12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....

(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
	RCONB761	RCONB762			RCONB763	
	0	0			0	
	RCONB500	RCONB501			RCONB502	
	0	0			0	
	RCONB764	RCONB765			RCONB766	
	0	0			0	
	RCONB767	RCONB768			RCONB769	
	0	0			0	
	RIADB770	RIADB771			RIADB772	
	0	0			0	
	RIADB773	RIADB774			RIADB775	
	0	0			0	
RCONB776	RCONB777	RCONB778	RCONB779	RCONB780	RCONB781	RCONB782
25,846	0	0	0	0	0	0
RCONB783	RCONB784	RCONB785	RCONB786	RCONB787	RCONB788	RCONB789
0	0	0	0	0	0	0
RCONB790	RCONB791	RCONB792	RCONB793	RCONB794	RCONB795	RCONB796
97,506	0	0	0	0	0	0
RCONB797	RCONB798	RCONB799	RCONB800	RCONB801	RCONB802	RCONB803
97,506	0	0	0	0	0	0

6.a.

6.b.

7.a.

7.b.

8.a.

8.b.

9.

10.

11.

12.

## Schedule RC-S - Continued

## Memoranda

Dollar Amounts in Thousands				
		Bil	Mil	Thou
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance .....	RCONA249		0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date .....	RCONA250		0	M.1.b.
2. Outstanding principal balance of assets serviced for others:				
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	RCONB804		33,509	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	RCONB805		6,562,424	M.2.b.
c. Other financial assets (includes home equity lines) <sup>(1)</sup> .....	RCONA591		180,841	M.2.c.
d. <b>1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)</b> .....	RCONF699		20,449	M.2.d.
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	RCONB806		0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions .....	RCONB807		0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	RCONB808		0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	RCONB809		0	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C <sup>(2)</sup> .....	RCONC407		N/A	M.4.

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

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

## Schedule RC-T - Fiduciary and Related Services

Items 12 through 18, items 20 through 23, and Memorandum item 4 will not be made available to the public on an individual institution basis.

	Yes/No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.) .....	RCONA345 YES	1.
2. Does the institution exercise the fiduciary powers it has been granted? .....	RCONA346 NO	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.) .....	RCONB867 NO	3.

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

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

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

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

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

### FIDUCIARY AND RELATED ASSETS

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
4. Personal trust and agency accounts .....	RCONB868	RCONB869	RCONB870	RCONB871	4.
	N/A	N/A	N/A	N/A	
5. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution .....	RCONB872	RCONB873	RCONB874	RCONB875	5.a.
	N/A	N/A	N/A	N/A	
b. Employee benefit - defined benefit .....	RCONB876	RCONB877	RCONB878	RCONB879	5.b.
	N/A	N/A	N/A	N/A	
c. Other retirement accounts .....	RCONB880	RCONB881	RCONB882	RCONB883	5.c.
	N/A	N/A	N/A	N/A	
6. Corporate trust and agency accounts .....	RCONB884	RCONB885	RCONC001	RCONC002	6.
	N/A	N/A	N/A	N/A	
7. Investment management agency accounts .....	RCONB886		RCONB888		7.
	N/A		N/A		
8. Other fiduciary accounts .....	RCONB890	RCONB891	RCONB892	RCONB893	8.
	N/A	N/A	N/A	N/A	
9. Total fiduciary accounts (sum of items 4 through 8) .....	RCONB894	RCONB895	RCONB896	RCONB897	9.
	N/A	N/A	N/A	N/A	
10. Custody and safekeeping accounts .....		RCONB898		RCONB899	10.
		N/A		N/A	

### Schedule RC-T - Continued

#### FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands			Bil	Mil	Thou
11. Not applicable					
12. Personal trust and agency accounts	RIADB904				N/A
13. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution	RIADB905				N/A
b. Employee benefit - defined benefit	RIADB906				N/A
c. Other retirement accounts	RIADB907				N/A
14. Corporate trust and agency accounts	RIADA479				N/A
15. Investment management agency accounts	RIADB908				N/A
16. Other fiduciary accounts	RIADA480				N/A
17. Custody and safekeeping accounts	RIADB909				N/A
18. Other fiduciary and related services income	RIADB910				N/A
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	RIAD4070				N/A
20. Less: Expenses	RIADC058				N/A
21. Less: Net losses from fiduciary and related services	RIADA488				N/A
22. Plus: Intracompany income credits for fiduciary and related services	RIADB911				N/A
23. Net fiduciary and related services income	RIADA491				N/A

Memoranda

Dollar Amounts in Thousands			Bil	Mil	Thou
1. Managed assets held in personal trust and agency accounts:					
a. Noninterest-bearing deposits	RCONB913				N/A
b. Interest-bearing deposits	RCONB914				N/A
c. U.S. Treasury and U.S. Government agency obligations	RCONB915				N/A
d. State, county and municipal obligations	RCONB916				N/A
e. Money market mutual funds	RCONB917				N/A
f. Other short-term obligations	RCONB918				N/A
g. Other notes and bonds	RCONB919				N/A
h. Common and preferred stocks	RCONB920				N/A
i. Real estate mortgages	RCONB921				N/A
j. Real estate	RCONB922				N/A
k. Miscellaneous assets	RCONB923				N/A
l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	RCONB868				N/A

Dollar Amounts in Thousands		(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships	RCONB927		N/A	RCONB928	N/A
b. Transfer agent, registrar, paying agent, and other corporate agency	RCONB929		N/A		

### Schedule RC-T - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
3. Collective investment funds and common trust funds:					
a. Domestic equity .....	RCONB931	N/A	RCONB932	N/A	M.3.a.
b. International/Global equity .....	RCONB933	N/A	RCONB934	N/A	M.3.b.
c. Stock/Bond blend .....	RCONB935	N/A	RCONB936	N/A	M.3.c.
d. Taxable bond .....	RCONB937	N/A	RCONB938	N/A	M.3.d.
e. Municipal bond .....	RCONB939	N/A	RCONB940	N/A	M.3.e.
f. Short term investments/Money market .....	RCONB941	N/A	RCONB942	N/A	M.3.f.
g. Specialty/Other .....	RCONB943	N/A	RCONB944	N/A	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) .....	RCONB945	N/A	RCONB946	N/A	M.3.h.

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non- Managed Accounts		(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts .....	RIADB947	N/A	RIADB948	N/A	RIADB949	N/A	M.4.a.
b. Retirement related trust and agency accounts .....	RIADB950	N/A	RIADB951	N/A	RIADB952	N/A	M.4.b.
c. Investment management agency accounts .....	RIADB953	N/A	RIADB954	N/A	RIADB955	N/A	M.4.c.
d. Other fiduciary accounts and related services .....	RIADB956	N/A	RIADB957	N/A	RIADB958	N/A	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21) .....	RIADB959	N/A	RIADB960	N/A	RIADB961	N/A	M.4.e.

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

N/A  
Name and Title (TEXT B962)

N/A  
E-mail Address (TEXT B926)

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

N/A  
FAX: Area code/phone number (TEXT B964)

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Report of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 18, items 20 through 23, and Memorandum item 4, is regarded as confidential and will not be released to the public. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.** Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

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

Comments? NO  
(RCOIN 6979)

BANK MANAGEMENT STATEMENT (Please type or print clearly):  
(TEXT 6980)