

Federal Financial Institutions Examination Council



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

## Report at the close of business September 30, 2009

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 branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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

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

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

### THE NORTHERN TRUST COMPANY

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

CHICAGO

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

FDIC Certificate Number 00913  
(RSSD 9050)

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

60603-  
\_\_\_\_\_  
Zip Code (RSSD 9220)

**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**William L Morrison

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Executive Vice President/CFO

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

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**Other Person to Whom Questions about the Reports Should be Directed**Peter M Croner

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Senior Vice President

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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**Marcy Balle

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**Secondary Contact**Michael DeMare

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Vice President

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

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

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**Third Contact**Valerie Melick

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# Consolidated Report of Income for the period January 1, 2009 - September 30, 2009

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) In domestic offices:				
(a) Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties .....	RIAD4435		137,318	1.a.(1)(a)(1)
(2) All other loans secured by real estate .....	RIAD4436		25,372	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers .....	RIAD4024		5	1.a.(1)(b)
(c) Commercial and industrial loans .....	RIAD4012		120,733	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards .....	RIADB485		0	1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RIADB486		22,122	1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions .....	RIAD4056		1	1.a.(1)(e)
(f) All other loans in domestic offices .....	RIADB487		19,704	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4059		22,060	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....	RIAD4010		347,315	1.a.(3)
b. Income from lease financing receivables .....	RIAD4065		15,973	1.b.
c. Interest income on balances due from depository institutions (1) .....	RIAD4115		167,393	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) .....				
(2) Mortgage-backed securities .....	RIADB488		69,905	1.d.(1)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) ....	RIADB489		46,974	1.d.(2)
e. Interest income from trading assets .....	RIAD4060		61,020	1.d.(3)
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4069		0	1.e.
g. Other interest income .....	RIAD4020		1,046	1.f.
h. Total interest income (sum of items 1.a.(3) through 1.g) .....	RIAD4518		2,624	1.g.
	RIAD4107		712,250	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....				
(b) Nontransaction accounts:	RIAD4508		530	2.a.(1)(a)
(1) Savings deposits (includes MMDAs) .....	RIAD0093		16,550	2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more .....	RIADA517		20,650	2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000 .....	RIADA518		4,847	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4172		59,346	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180		5,925	2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185		30,010	2.c.

(1) 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		44,664		2.d.
e. Total interest expense (sum of items 2.a through 2.d) .....	RIAD4073		<b>182,522</b>		2.e.
3. Net interest income (item 1.h minus 2.e) .....	RIAD4074		<b>529,728</b>		3.
4. Provision for loan and lease losses .....	RIAD4230		102,126		4.
5. Noninterest income:					
a. Income from fiduciary activities <sup>(1)</sup> .....	RIAD4070		<b>1,248,414</b>		5.a.
b. Service charges on deposit accounts in domestic offices .....	RIAD4080		61,346		5.b.
c. Trading revenue <sup>(2)</sup> .....	RIADA220		363,119		5.c.
d.					
(1) Fees and commissions from securities brokerage .....	RIADC886		186		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	RIADC888		0		5.d.(2)
(3) Fees and commissions from annuity sales .....	RIADC887		291		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	RIADC386		0		5.d.(4)
(5) Income from other insurance activities .....	RIADC387		0		5.d.(5)
e. Venture capital revenue .....	RIADB491		0		5.e.
f. Net servicing fees .....	RIADB492		16		5.f.
g. Net securitization income .....	RIADB493		0		5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases .....	RIAD5416		512		5.i.
j. Net gains (losses) on sales of other real estate owned .....	RIAD5415		0		5.j.
k. Net gains (losses) on sales of other assets (excluding securities) .....	RIADB496		(170)		5.k.
l. Other noninterest income <sup>(*)</sup> .....	RIADB497		77,425		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l) .....	RIAD4079		<b>1,751,139</b>		5.m.
6.					
a. Realized gains (losses) on held-to-maturity securities .....	RIAD3521		(341)		6.a.
b. Realized gains (losses) on available-for-sale securities .....	RIAD3196		(20,729)		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits .....	RIAD4135		803,178		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD4217		149,041		7.b.
c.					
(1) Goodwill impairment losses .....	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	RIADC232		11,224		7.c.(2)
d. Other noninterest expense <sup>(*)</sup> .....	RIAD4092		445,160		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d) .....	RIAD4093		<b>1,408,603</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>749,068</b>		8.
9. Applicable income taxes (on item 8) .....	RIAD4302		224,325		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....	RIAD4300		<b>524,743</b>		10.
11. Extraordinary items and other adjustments, net of income taxes <sup>(*)</sup> .....	RIAD4320		0		11.
12. <b>Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)</b> .....	RIADG104		<b>524,743</b>		12.
13. <b>LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)</b> .....	RIADG103		9		13.
14. <b>Net income (loss) attributable to bank (item 12 minus item 13)</b> .....	RIAD4340		<b>524,734</b>		14.

(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.
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</b>				
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) .....	RIAD8431		21,763	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		1,219	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		23,952	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD4150		10384	M.5.
6. Not applicable				
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2) .....	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		4,850	M.8.a.
b. Foreign exchange exposures .....	RIAD8758		358,269	M.8.b.
c. Equity security and index exposures .....	RIAD8759		0	M.8.c.
d. Commodity and other exposures .....	RIAD8760		0	M.8.d.
e. Credit exposures .....	RIADF186		0	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		(3,405)	M.9.b.
10. 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

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.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets .....	RIADF551		0	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..	RIADF552		0	M.13.a.(1)
b. Net gains (losses) on liabilities .....	RIADF553		0	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	RIADF554		0	M.13.b.(1)

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

(2) For example, a bank acquired on March 1, 2009, would report 20090301.

## Schedule RI-A - Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total <b>bank</b> equity capital most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217	4,286,442			1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles (*) .....	RIADB507	9,111			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508	<b>4,295,553</b>			3.
4. Net income (loss) <b>attributable to bank</b> (must equal Schedule RI, item 14) .....	RIAD4340	<b>524,734</b>			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509	(1,413)			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	350,000			9.
10. Other comprehensive income (1) .....	RIADB511	169,043			10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above) .....	RIAD4415	0			11.
12. Total <b>bank</b> equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) .....	RIAD3210	<b>4,637,917</b>			12.

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

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

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

### Part I. Charge-offs <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) Charge-offs: Calendar YTD	(Column B) Recoveries: Calendar YTD	
1. Loans secured by real estate:			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans .....	RIADC891      0	RIADC892      0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RIADC893      0	RIADC894      0	1.a.(2)
b. Secured by farmland in domestic offices .....	RIAD3584      0	RIAD3585      0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RIAD5411      0	RIAD5412      0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens .....	RIADC234      14,998	RIADC217      112	1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235      0	RIADC218      0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RIAD3588      0	RIAD3589      0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RIADC895      0	RIADC896      0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RIADC897      0	RIADC898      0	1.e.(2)
f. In foreign offices .....	RIADB512      0	RIADB513      0	1.f.
2. Loans to depository institutions and acceptances of other banks:			
a. To U.S. banks and other U.S. depository institutions .....	RIAD4653      0	RIAD4663      0	2.a.
b. To foreign banks .....	RIAD4654      0	RIAD4664      0	2.b.
3. Loans to finance agricultural production and other loans to farmers ....	RIAD4655      0	RIAD4665      0	3.
4. Commercial and industrial loans:			
a. To U.S. addressees (domicile) .....	RIAD4645      26,601	RIAD4617      1,375	4.a.
b. To non-U.S. addressees (domicile) .....	RIAD4646      0	RIAD4618      0	4.b.
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      8,399	RIADB517      28	5.b.
6. Loans to foreign governments and official institutions .....	RIAD4643      0	RIAD4627      0	6.
7. All other loans .....	RIAD4644      0	RIAD4628      0	7.
8. Lease financing receivables:			
a. Leases to individuals for household, family, and other personal expenditures .....	RIADF185      0	RIADF187      0	8.a.
b. All other leases .....	RIADC880      0	RIADF188      0	8.b.
9. Total (sum of items 1 through 8) .....	RIAD4635 <b>49,998</b>	RIAD4605 <b>1,515</b>	9.

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

## Schedule RI-B - Continued

### Part I. Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) 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. 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.

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
3. Not applicable <i>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.</i>				
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.

## 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, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIADB522		152,920		1.
2. Recoveries (must equal part I, item 9, column B, above) .....	RIAD4605		1,515		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) .....	RIADC079		49,998		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		102,126		5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233		297		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		206,860		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-D - Income from Foreign Offices

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total interest income in foreign offices .....	RIADC899		227,695		1.
2. Total interest expense in foreign offices .....	RIADC900		64,493		2.
3. Provision for loan and lease losses in foreign offices .....	RIADC901		(1,771)		3.
4. Noninterest income in foreign offices:					
a. Trading revenue .....	RIADC902		230,734		4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions .....	RIADC903		0		4.b.
c. Net securitization income .....	RIADC904		0		4.c.
d. Other noninterest income .....	RIADC905		307,710		4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices .....	RIADC906		0		5.
6. Total noninterest expense in foreign offices .....	RIADC907		470,702		6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs .....	RIADC908		8,533		7.
8. Applicable income taxes (on items 1 through 7) .....	RIADC909		82,217		8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices .....	RIADC910		0		9.
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9) .....	RIADC911		<b>159,031</b>		10.
11. Internal allocations of income and expense applicable to foreign offices .....	RIADC912		(123,597)		11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices .....	RIADC913		(56)		12.
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12) .....	RIADC914		<b>35,378</b>		13.

# Schedule RI-E - Explanations

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

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.l):					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:					
a.	Income and fees from the printing and sale of checks .....	RIADC013	0		1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance .....	RIADC014	0		1.b.
c.	Income and fees from automated teller machines (ATMs) .....	RIADC016	0		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.	Bank card and credit card interchange fees .....	RIADF555	0		1.g.
h.	TEXT4461 Loan service related fees	RIAD4461	35,990		1.h.
i.	TEXT4462 Banking service fees	RIAD4462	29,089		1.i.
j.	TEXT4463 Gains on sale of leases	RIAD4463	10,507		1.j.
2. Other noninterest expense (from Schedule RI, item 7.d):					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:					
a.	Data processing expenses .....	RIADC017	0		2.a.
b.	Advertising and marketing expenses .....	RIAD0497	44,707		2.b.
c.	Directors' fees .....	RIAD4136	0		2.c.
d.	Printing, stationery, and supplies .....	RIADC018	0		2.d.
e.	Postage .....	RIAD8403	0		2.e.
f.	Legal fees and expenses .....	RIAD4141	19,192		2.f.
g.	FDIC deposit insurance assessments .....	RIAD4146	28,621		2.g.
h.	Accounting and auditing expenses .....	RIADF556	0		2.h.
i.	Consulting and advisory expenses .....	RIADF557	25,280		2.i.
j.	Automated teller machine (ATM) and interchange expenses .....	RIADF558	0		2.j.
k.	Telecommunications expenses .....	RIADF559	0		2.k.
l.	TEXT4464 Computer & software related expenses	RIAD4464	124,093		2.l.
m.	TEXT4467 Technical service and outsourcing processing expenses	RIAD4467	85,814		2.m.
n.	TEXT4468 Subcustodial & depository fee expenses	RIAD4468	65,278		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. <b>Cumulative effect of the initial application of FSP FAS 115-2 on other-than-temporary impairment</b> .....					
	RIADG894		9,562		4.a.
b. TEXTB527	Prior year adjustment		(451)		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 Translation related to loan loss reserve (foreign subsidiary)					
	RIAD4521		297		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, 2009

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	Mill	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>	RCFD0081	2,892,038		1.a.
b. Interest-bearing balances <sup>(2)</sup>	RCFD0071	23,979,217		1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	888,221		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	15,874,572		2.b.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices	RCONB987	30,000		3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup>	RCFDB989	24,603		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale	RCFD5369	2,389		4.a.
b. Loans and leases, net of unearned income	RCFDB528	15,952,245		4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	206,860		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	15,745,385		4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	1,838,329		5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	446,672		6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	978		7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	0		8.
9. <b>Direct and indirect investments in real estate ventures</b>	RCFD3656	0		9.
10. Intangible assets:				
a. Goodwill	RCFD3163	318,204		10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	61,061		10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	2,831,194		11.
12. Total assets (sum of items 1 through 11)	RCFD2170	64,932,863		12.

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

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

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

## Schedule RC - Continued

Dollar Amounts in Thousands		Bil	Mil	Thou
<b>LIABILITIES</b>				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I) .....	RCON2200		<b>14,031,002</b>	13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON6631		6,115,308	13.a.(1)
(2) Interest-bearing .....	RCON6636		7,915,694	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) .....	RCFN2200		<b>32,195,077</b>	13.b.
(1) Noninterest-bearing .....	RCFN6631		2,517,063	13.b.(1)
(2) Interest-bearing .....	RCFN6636		29,678,014	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....	RCONB993		7,044,385	14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCFDB995		688,307	14.b.
15. Trading liabilities (from Schedule RC-D) .....	RCFD3548		1,158,738	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCFD3190		<b>1,992,498</b>	16.
17. Not applicable				
18. Not applicable				
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCFD3200		1,351,697	19.
20. Other liabilities (from Schedule RC-G) .....	RCFD2930		<b>1,833,127</b>	20.
21. Total liabilities (sum of items 13 through 20) .....	RCFD2948		<b>60,294,831</b>	21.
22. <b>Not applicable</b>				22.
<b>EQUITY CAPITAL</b>				
<b>Bank Equity Capital</b>				
23. Perpetual preferred stock and related surplus .....	RCFD3838		0	23.
24. Common stock .....	RCFD3230		3,563	24.
25. Surplus (exclude all surplus related to preferred stock) .....	RCFD3839		1,155,560	25.
26.				
a. Retained earnings .....	RCFD3632		3,772,509	26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCFDB530		(293,715)	26.b.
c. Other equity capital components <sup>(6)</sup> .....	RCFDA130		0	26.c.
27.				27.
a. <b>Total bank equity capital (sum of items 23 through 26.c)</b> .....	RCFD3210		<b>4,637,917</b>	27.a.
b. <b>Noncontrolling (minority) interests in consolidated subsidiaries</b> .....	RCFD3000		115	27.b.
28. <b>Total equity capital (sum of items 27.a and 27.b)</b> .....	RCFDG105		<b>4,638,032</b>	28.
29. <b>Total liabilities and equity capital (sum of items 21 and 28)</b> .....	RCFD3300		<b>64,932,863</b>	29.

(1) Includes total demand deposits and noninterest-bearing time and savings deposits.

(2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

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

(4) Includes limited-life preferred stock and related surplus.

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

(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

## Schedule RC - Continued

Memoranda

**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 2008 .....		
	RCFD6724	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

	MM/DD	
<b>To be reported with the March Report of Condition.</b>		
2. <b>Bank's fiscal year-end date</b> .....	RCON8678	N/A

M.2.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
1. Cash items in process of collection, unposted debits, and currency and coin .....	RCFD0022   304,350		1.
a. Cash items in process of collection and unposted debits .....		RCON0020   276,807	1.a.
b. Currency and coin .....		RCON0080   27,168	1.b.
2. Balances due from depository institutions in the U.S. ....		RCON0082   77,265	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083   180,443		2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) .....	RCFD0085   127,718		2.b.
3. Balances due from banks in foreign countries and foreign central banks .....		RCON0070   12,996	3.
a. Foreign branches of other U.S. banks .....	RCFD0073   1,062,291		3.a.
b. Other banks in foreign countries and foreign central banks .....	RCFD0074   15,355,156		3.b.
4. Balances due from Federal Reserve Banks .....	RCFD0090   9,841,297	RCON0090   9,840,996	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) .....	<b>RCFD0010   26,871,255</b>	<b>RCON0010   10,235,232</b>	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 .....	RCFD0211	RCFD0213	RCFD1286	RCFD1287
	0	0	0	0
2. U.S. Government agency obligations (exclude mortgage-backed securities):				
a. Issued by U.S. Government agencies (1) .....	RCFD1289	RCFD1290	RCFD1291	RCFD1293
	0	0	0	0
b. Issued by U.S. Government-sponsored agencies (2) .....	RCFD1294	RCFD1295	RCFD1297	RCFD1298
	0	0	9,236,309	9,257,274
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD8496	RCFD8497	RCFD8498	RCFD8499
	690,993	729,997	74,507	76,215
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities:				
(1) Guaranteed by GNMA .....	RCFDG300	RCFDG301	RCFDG302	RCFDG303
	0	0	0	0
(2) Issued by FNMA and FHLMC .....	RCFDG304	RCFDG305	RCFDG306	RCFDG307
	92,330	94,429	873,587	901,073
(3) Other pass-through securities .....	RCFDG308	RCFDG309	RCFDG310	RCFDG311
	0	0	0	0
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDG312	RCFDG313	RCFDG314	RCFDG315
	0	0	1,018,965	1,017,926
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDG316	RCFDG317	RCFDG318	RCFDG319
	0	0	97,117	62,657
(3) All other residential MBS .....	RCFDG320	RCFDG321	RCFDG322	RCFDG323
	0	0	0	0
c. Commercial MBS:				
(1) Commercial mortgage pass-through securities .....	RCFDG324	RCFDG325	RCFDG326	RCFDG327
	0	0	0	0
(2) Other commercial MBS .....	RCFDG328	RCFDG329	RCFDG330	RCFDG331
	0	0	0	0
5. Asset-backed securities and structured financial products:				
a. Asset-backed securities (ABS) (from RC-B Memoranda) .....	RCFDC026	RCFDC988	RCFDC989	RCFDC027
	0	0	1,432,825	1,318,037
b. Structured financial products:				
(1) Cash .....	RCFDG336	RCFDG337	RCFDG338	RCFDG339
	0	0	0	0
(2) Synthetic .....	RCFDG340	RCFDG341	RCFDG342	RCFDG343
	0	0	0	0
(3) Hybrid .....	RCFDG344	RCFDG345	RCFDG346	RCFDG347
	0	0	0	0

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

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

**Schedule RC-B - Continued**

Dollar Amounts in Thousands	(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	
6. Other debt securities:					
a. Other domestic debt securities .....	RCFD1737	RCFD1738	RCFD1739	RCFD1741	
	63,724	49,673	1,519,767	1,537,657	6.a.
b. Foreign debt securities .....	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	41,174	41,194	1,706,167	1,703,733	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>(3)</sup> .....			RCFDA510	RCFDA511	
			0	0	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.) .....	RCFD1754	RCFD1771	RCFD1772	RCFD1773	
	<b>888,221</b>	<b>915,293</b>	<b>15,959,244</b>	<b>15,874,572</b>	8.

(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 (1) .....	RCFD0416		13,306,611		M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): (1) (2)					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing data of: (3) (4)					
(1) Three months or less .....	RCFDA549		12,360,954		M.2.a.(1)
(2) Over three months through 12 months .....	RCFDA550		586,773		M.2.a.(2)
(3) Over one year through three years .....	RCFDA551		946,744		M.2.a.(3)
(4) Over three years through five years .....	RCFDA552		262,449		M.2.a.(4)
(5) Over five years through 15 years .....	RCFDA553		449,379		M.2.a.(5)
(6) Over 15 years .....	RCFDA554		92,579		M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3) (5)					
(1) Three months or less .....	RCFDA555		181,195		M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA556		161,474		M.2.b.(2)
(3) Over one year through three years .....	RCFDA557		0		M.2.b.(3)
(4) Over three years through five years .....	RCFDA558		0		M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA559		16,417		M.2.b.(5)
(6) Over 15 years .....	RCFDA560		624,246		M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)					
(1) Three years or less .....	RCFDA561		0		M.2.c.(1)
(2) Over three years .....	RCFDA562		1,080,583		M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) .....	RCFDA248		5,357,355		M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) .....	RCFD1778		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 .....	RCFD8782		0		M.4.a.
b. Fair value .....	RCFD8783		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, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.  
 (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.  
 (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b. and 4.c.(2), columns A and D.

### Schedule RC-B - Continued

Memoranda (continued)

Dollar Amounts in Thousands				
(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	
<b>Memorandum item 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</b>				
<b>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):</b>				
a. Credit card receivables .....	RCFDB838	RCFDB839	RCFDB840	RCFDB841
	0	0	638,585	635,854
b. Home equity lines .....	RCFDB842	RCFDB843	RCFDB844	RCFDB845
	0	0	385,184	273,312
c. Automobile loans .....	RCFDB846	RCFDB847	RCFDB848	RCFDB849
	0	0	46,854	46,857
d. Other consumer loans .....	RCFDB850	RCFDB851	RCFDB852	RCFDB853
	0	0	362,202	362,014
e. Commercial and industrial loans .....	RCFDB854	RCFDB855	RCFDB856	RCFDB857
	0	0	0	0
f. Other .....	RCFDB858	RCFDB859	RCFDB860	RCFDB861
	0	0	0	0
<b>6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):</b>				
a. Trust preferred securities issued by financial institutions .....	RCFDG348	RCFDG349	RCFDG350	RCFDG351
	0	0	0	0
b. Trust preferred securities issued by real estate investment trusts .....	RCFDG352	RCFDG353	RCFDG354	RCFDG355
	0	0	0	0
c. Corporate and similar loans .....	RCFDG356	RCFDG357	RCFDG358	RCFDG359
	0	0	0	0
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	RCFDG360	RCFDG361	RCFDG362	RCFDG363
	0	0	0	0
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	RCFDG364	RCFDG365	RCFDG366	RCFDG367
	0	0	0	0
f. Diversified (mixed) pools of structured financial products .....	RCFDG368	RCFDG369	RCFDG370	RCFDG371
	0	0	0	0
g. Other collateral or reference assets .....	RCFDG372	RCFDG373	RCFDG374	RCFDG375
	0	0	0	0

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, 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) Consolidated Bank		(Column B) Domestic Offices		
	RCFD1410	5,319,512			
1. Loans secured by real estate .....					1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans .....			RCONF158	35,584	1.a.(1)
(2) Other construction loans and all land development and other land loans .....			RCONF159	229,431	1.a.(2)
b. Secured by farmland (including farm residential and other improvements) .....			RCON1420	2,275	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	1,134,655	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....			RCON5367	2,967,151	1.c.(2)(a)
(b) Secured by junior liens .....			RCON5368	7,815	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....			RCON1460	259,859	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			RCONF160	131,377	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....			RCONF161	551,365	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S. ....			RCONB531	139,096	2.a.
(1) To U.S. branches and agencies of foreign banks .....	RCFDB532	0			2.a.(1)
(2) To other commercial banks in the U.S. ....	RCFDB533	139,355			2.a.(2)
b. To other depository institutions in the U.S. ....	RCFDB534	0	RCONB534	0	2.b.
c. To banks in foreign countries .....			RCONB535	0	2.c.
(1) To foreign branches of other U.S. banks .....	RCFDB536	0			2.c.(1)
(2) To other banks in foreign countries .....	RCFDB537	140			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers ....	RCFD1590	99	RCON1590	99	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	RCFD1763	5,884,610	RCON1763	5,726,989	4.a.
b. To non-U.S. addressees (domicile) .....	RCFD1764	550,665	RCON1764	137,266	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 .....	RCFDB538	0	RCONB538	0	6.a.
b. Other revolving credit plans .....	RCFDB539	15,452	RCONB539	15,452	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans) .....	RCFD2011	1,096,379	RCON2011	1,088,125	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	RCFD2081	13,310	RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....	RCFD2107	136,001	RCON2107	136,001	8.
9. Other loans .....	RCFD1563	1,783,955			9.
a. Loans for purchasing or carrying securities (secured and unsecured) .....			RCON1545	57,936	9.a.
b. All other loans (exclude consumer loans) .....			RCON1564	1,660,563	9.b.

## Schedule RC-C - Continued

### Part I. Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices			
10. Lease financing receivables (net of unearned income) .....		RCON2165	1,015,156	10.	
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	RCFDF162	0		10.a.	
b. All other leases .....	RCFDF163	1,015,156		10.b.	
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	0	RCON2123	0	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b) .....	RCFD2122	<b>15,954,634</b>	RCON2122	<b>15,296,195</b>	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):					
a. Loans secured by 1-4 family residential properties in domestic offices .....	RCONF576		0		M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures) .....	RCFD1616		0		M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (1) (2)					
(1) Three months or less .....	RCONA564		191,973		M.2.a.(1)
(2) Over three months through 12 months .....	RCONA565		470,502		M.2.a.(2)
(3) Over one year through three years .....	RCONA566		798,790		M.2.a.(3)
(4) Over three years through five years .....	RCONA567		351,659		M.2.a.(4)
(5) Over five years through 15 years .....	RCONA568		328,926		M.2.a.(5)
(6) Over 15 years .....	RCONA569		799,303		M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, col. A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (1) (3)					
(1) Three months or less .....	RCFDA570		9,059,673		M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA571		1,280,397		M.2.b.(2)
(3) Over one year through three years .....	RCFDA572		581,825		M.2.b.(3)
(4) Over three years through five years .....	RCFDA573		460,651		M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA574		1,047,439		M.2.b.(5)
(6) Over 15 years .....	RCFDA575		408,008		M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) .....	RCFDA247		8,894,858		M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4) .....	RCFD2746		242,850		M.3.

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

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

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

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

# Schedule RC-C - Continued

## Part I. Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B) .....	RCON5370		1,760,627		M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A) .....	RCFDB837		0		M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, col A ..	RCFDC391		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 .....	RCFDC779		0		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 .....	RCFDC780		0		M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b)) .....	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, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>					
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 domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) .....	RCONF577		16,048		M.9.

*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.*

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):						
a. Loans secured by real estate .....	RCFDF608		0			M.10.a.
(1) Construction, land development, and other land loans .....				RCONF578	0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....				RCONF579	0	M.10.a.(2)
(3) Secured by 1-4 family residential properties:						
(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+) residential properties .....				RCONF583	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties .....				RCONF584	0	M.10.a.(5)

### Schedule RC-C - Continued

#### Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
b. Commercial and industrial loans .....	RCFDF585	0	RCONF585	0	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF586	0	RCONF586	0	M.10.c.(1)
(2) Other revolving credit plans .....	RCFDF587	0	RCONF587	0	M.10.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans) .....	RCFDF588	0	RCONF588	0	M.10.c.(3)
d. Other loans .....	RCFDF589	0	RCONF589	0	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					
a. Loans secured by real estate .....	RCFDF609	0			M.11.a.
(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)
(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 .....			RCONF592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(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. Commercial and industrial loans .....	RCFDF597	0	RCONF597	0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF598	0	RCONF598	0	M.11.c.(1)
(2) Other revolving credit plans .....	RCFDF599	0	RCONF599	0	M.11.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans) .....	RCFDF600	0	RCONF600	0	M.11.c.(3)
d. Other loans .....	RCFDF601	0	RCONF601	0	M.11.d.

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate ...	RCFDG091	0	RCFDG092	0	RCFDG093	0	M.12.a.
b. Commercial and industrial loans .....	RCFDG094	0	RCFDG095	0	RCFDG096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures .....	RCFDG097	0	RCFDG098	0	RCFDG099	0	M.12.c.
d. All other loans and all leases ....	RCFDG100	0	RCFDG101	0	RCFDG102	0	M.12.d.

## Schedule RC-C - Continued

### Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2008.</i>					
13. Construction, land development, and other land loans in domestic offices with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B) .....	RCONG376			N/A	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)) .....	RIADG377			N/A	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>					
14. Pledged loans and leases .....	RCFDG378		6,811,809		M.14.

## Schedule RC-C - Continued

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

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

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

#### Loans to Small Businesses

	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" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, <b>and</b> all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have <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.") .....	<div style="background-color: #cccccc; height: 80px; width: 100%;"></div> RCON6999    N/A
	1.

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

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

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

	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" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.) .....	<div style="background-color: #cccccc; height: 40px; width: 100%;"></div> RCON5562    N/A
	2.a.
b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.) .....	<div style="background-color: #cccccc; height: 40px; width: 100%;"></div> RCON5563    N/A
	2.b.

		(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" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With <b>original amounts</b> of \$100,000 or less .....	RCON5564	N/A	RCON5565	N/A	3.a.
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5566	N/A	RCON5567	N/A	3.b.
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000 .....	RCON5568	N/A	RCON5569	N/A	3.c.
4. Number and amount <b>currently outstanding</b> of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):					
a. With <b>original amounts</b> of \$100,000 or less .....	RCON5570	N/A	RCON5571	N/A	4.a.
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5572	N/A	RCON5573	N/A	4.b.
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000 .....	RCON5574	N/A	RCON5575	N/A	4.c.

## 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)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column 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" in domestic offices reported in Schedule RC-C, part I, item 3, column B, 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.") .....		
	RCON6860	N/A

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

		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)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.) .....	RCON5576	N/A
b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.) .....	RCON5577	N/A

6.a.

6.b.

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

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

### Schedule RC-D - Trading Assets and Liabilities

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
<b>ASSETS</b>					
1. U.S. Treasury securities .....	RCFD3531	0	RCON3531	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCFD3532	0	RCON3532	0	2.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD3533	0	RCON3533	0	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDG379	0	RCONG379	0	4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) .....					
c. All other residential MBS .....	RCFDG380	0	RCONG380	0	4.b.
d. Commercial MBS .....	RCFDG381	0	RCONG381	0	4.c.
5. Other debt securities					
a. Structured financial products:					
(1) Cash .....	RCFDG383	0	RCONG383	0	5.a.(1)
(2) Synthetic .....	RCFDG384	0	RCONG384	0	5.a.(2)
(3) Hybrid .....	RCFDG385	0	RCONG385	0	5.a.(3)
b. All other debt securities .....	RCFDG386	0	RCONG386	0	5.b.
6. Loans:					
a. Loans secured by real estate .....	RCFDF610	0			6.a.
(1) Construction, land development, and other land loans .....			RCONF604	0	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF605	0	6.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			RCONF606	0	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF607	0	6.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF611	0	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....			RCONF612	0	6.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF613	0	6.a.(5)
b. Commercial and industrial loans .....	RCFDF614	0	RCONF614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF615	0	RCONF615	0	6.c.(1)
(2) Other revolving credit plans .....	RCFDF616	0	RCONF616	0	6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans) .....	RCFDF617	0	RCONF617	0	6.c.(3)
d. Other loans .....	RCFDF618	0	RCONF618	0	6.d.
7. Not applicable					
8. Not applicable					
9. Other trading assets .....	RCFD3541	0	RCON3541	0	9.
10. Not applicable					
11. Derivatives with a positive fair value (column A from Schedule RC-Q, item 5.a., column A) .....	RCFD3543	1,838,329	RCON3543	425,173	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5) .....	RCFD3545	1,838,329	RCON3545	425,173	12.

### Schedule RC-D - Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
Dollar Amounts in Thousands					
<b>LIABILITIES</b>					
13.					
a. Liability for short positions .....	RCFD3546	0	RCON3546	0	13.a.
b. Other trading liabilities .....	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value (column A from Schedule RC-Q, item 10.a., column A) .....	RCFD3547	1,158,738	RCON3547	414,343	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15) .....	RCFD3548	1,158,738	RCON3548	414,343	15.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
Dollar Amounts in Thousands					
<b>Memoranda</b>					
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate .....	RCFDF790	0			M.1.a.
(1) Construction, land development, and other land loans .....			RCONF625	0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF626	0	M.1.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			RCONF627	0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF628	0	M.1.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF629	0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....			RCONF630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF631	0	M.1.a.(5)
b. Commercial and industrial loans .....	RCFDF632	0	RCONF632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF633	0	RCONF633	0	M.1.c.(1)
(2) Other revolving credit plans .....	RCFDF634	0	RCONF634	0	M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans) .....	RCFDF635	0	RCONF635	0	M.1.c.(3)
d. Other loans .....	RCFDF636	0	RCONF636	0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value .....	RCFDF639	0	RCONF639	0	M.2.a.
b. Unpaid principal balance .....	RCFDF640	0	RCONF640	0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions .....	RCFDG299	0	RCONG299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts .....	RCFDG332	0	RCONG332	0	M.3.b.
c. Corporate and similar loans .....	RCFDG333	0	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	RCFDG334	0	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	RCFDG335	0	RCONG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products .....	RCFDG651	0	RCONG651	0	M.3.f.
g. Other collateral or reference assets .....	RCFDG652	0	RCONG652	0	M.3.g.
4. Pledged trading assets:					
a. Pledged securities .....	RCFDG387	0	RCONG387	0	M.4.a.
b. Pledged loans .....	RCFDG388	0	RCONG388	0	M.4.b.

### Schedule RC-D - Continued

Memoranda (continued)

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

Dollar Amounts in Thousands

		Bil	Mil	Thou	
5. Asset-backed securities:					
a. Credit card receivables .....	RCFDF643		0		M.5.a.
b. Home equity lines .....	RCFDF644		0		M.5.b.
c. Automobile loans .....	RCFDF645		0		M.5.c.
d. Other consumer loans .....	RCFDF646		0		M.5.d.
e. Commercial and industrial loans .....	RCFDF647		0		M.5.e.
f. Other .....	RCFDF648		0		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches) .....	RCFDF651		0		M.6.
7. Equity securities:					
a. Readily determinable fair values .....	RCFDF652		0		M.7.a.
b. Other .....	RCFDF653		0		M.7.b.
8. Loans pending securitization .....	RCFDF654		0		M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):					
a. TEXTF655	RCFDF655		0		M.9.a.
b. TEXTF656	RCFDF656		0		M.9.b.
c. TEXTF657	RCFDF657		0		M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):					
a. TEXTF658	RCFDF658		0		M.10.a.
b. TEXTF659	RCFDF659		0		M.10.b.
c. TEXTF660	RCFDF660		0		M.10.c.

## Schedule RC-E -- Deposit Liabilities

### Part I. Deposits in Domestic Offices

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   3,230,248		RCONB550   10,556,635	1.
2. U.S. Government .....	RCON2202   93		RCON2520   0	2.
3. States and political subdivisions in the U.S. ....	RCON2203   11,399		RCON2530   106,166	3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551   126,457		RCONB552   0	4.
5. Banks in foreign countries .....	RCON2213   4		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>3,368,201</b>	RCON2210   3,217,108	RCON2385   <b>10,662,801</b>	7.

## Schedule RC-E - Continued

### Part I. Continued

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		196,400		M.1.a.
b. Total brokered deposits .....	RCON2365		0		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): <sup>(1)</sup>					
(1) Brokered deposits issued in denominations of less than \$100,000 .....	RCON2343		0		M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts .....	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		0		M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above) .....	RCONA244		0		M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) <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		7,840,758		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352		135,642		M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648		311,448		M.2.b.
c. Total time deposits of \$100,000 or more .....	RCON2604		2,374,953		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		104,373		M.2.c.(1)
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>(2)</sup> <sup>(3)</sup>					
(1) Three months or less .....	RCONA579		117,595		M.3.a.(1)
(2) Over three months through 12 months .....	RCONA580		145,908		M.3.a.(2)
(3) Over one year through three years .....	RCONA581		32,855		M.3.a.(3)
(4) Over three years .....	RCONA582		15,090		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>(4)</sup> .....	RCONA241		263,503		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>(2)</sup> <sup>(5)</sup>					
(1) Three months or less .....	RCONA584		1,435,872		M.4.a.(1)
(2) Over three months through 12 months .....	RCONA585		759,012		M.4.a.(2)
(3) Over one year through three years .....	RCONA586		144,329		M.4.a.(3)
(4) Over three years .....	RCONA587		35,740		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>(4)</sup> .....	RCONA242		2,194,884		M.4.b.

(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.

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

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

(4) 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.

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

## Schedule RC-E - Continued

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

Dollar Amounts in Thousands				
		Bil	Mil	Thou
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks) .....	RCFNB553		28,016,425	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554		171,051	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	RCFN2625		1,049,424	3.
4. Foreign governments and official institutions (including foreign central banks) .....	RCFN2650		2,958,177	4.
5. U.S. Government and states and political subdivisions in the U.S. ....	RCFNB555		0	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	RCFN2200		<b>32,195,077</b>	6.

Memorandum

Dollar Amounts in Thousands				
		Bil	Mil	Thou
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) .....	RCFNA245		7,408,062	M.1.

### Schedule RC-F - Other Assets

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Accrued interest receivable <sup>(1)</sup> .....	RCFDB556		77,725		1.
2. Net deferred tax assets <sup>(2)</sup> .....	RCFD2148		0		2.
3. Interest-only strips receivable (not in the form of a security) on: <sup>(3)</sup>					
a. Mortgage loans .....	RCFDA519		0		3.a.
b. Other financial assets .....	RCFDA520		0		3.b.
4. Equity securities that DO NOT have readily determinable fair values <sup>(4)</sup> .....	RCFD1752		369,711		4.
5. Life insurance assets .....	RCFDC009		0		5.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) ..	RCFD2168		2,383,758		6.
a. Prepaid expenses .....	RCFD2166		93,254		6.a.
b. Repossessed personal property (including vehicles) .....	RCFD1578		0		6.b.
c. Derivatives with a positive fair value held for purposes other than trading .....	RCFDC010		112,376		6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards .....	RCFDC436		0		6.d.
e. TEXT3549 Client Security Settlement Receivables	RCFD3549		787,066		6.e.
f. TEXT3550 Computer Software	RCFD3550		605,997		6.f.
g. TEXT3551 Accounts Receivable	RCFD3551		741,268		6.g.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11) .....	RCFD2160		2,831,194		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) Include 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 in domestic offices <sup>(1)</sup> .....	RCON3645	2,535		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCFD3646	1,022,208		1.b.
2.	Net deferred tax liabilities <sup>(2)</sup> .....	RCFD3049	454,409		2.
3.	Allowance for credit losses on off-balance sheet credit exposures .....	RCFDB557	23,386		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938	330,589		4.
a.	Accounts payable .....	RCFD3066	0		4.a.
b.	Deferred compensation liabilities .....	RCFDC011	0		4.b.
c.	Dividends declared but not yet payable .....	RCFD2932	0		4.c.
d.	Derivatives with a negative fair value held for purposes other than trading .....	RCFDC012	58,072		4.d.
e.	TEXT3552 Incoming Trust Wires	RCFD3552	97,029		4.e.
f.	TEXT3553	RCFD3553	0		4.f.
g.	TEXT3554	RCFD3554	0		4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	RCFD2930	1,833,127		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-H - Selected Balance Sheet Items for Domestic Offices

Dollar Amounts in Thousands				
		Bil	Mil	Thou
1. Not applicable				
2. Not applicable				
3. Securities purchased under agreements to resell	.....	RCONB989	23,805	3.
4. Securities sold under agreements to repurchase	.....	RCONB995	688,307	4.
5. Other borrowed money	.....	RCON3190	1,330,777	5.
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	.....	RCON2163	0	6.
<i>OR</i>				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	.....	RCON2941	19,863,593	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	....	RCON2192	50,578,305	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	.....	RCON3129	26,076,680	9.

Dollar Amounts in Thousands	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities			
10. U.S. Treasury securities	.....	RCON0211	0	RCON1287	0	10.
11. U.S. Government agency obligations	.....	RCON8492	0	RCON8495	9,257,274	11.
12. Securities issued by states and political subdivisions in the U.S.	.....	RCON8496	690,993	RCON8499	76,215	12.
13. Mortgage-backed securities (MBS):						
a. Mortgage pass-through securities:						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	.....	RCONG389	92,330	RCONG390	901,073	13.a.(1)
(2) Other mortgage pass-through securities	.....	RCON1709	0	RCON1713	0	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	.....	RCONG393	0	RCONG394	1,017,926	13.b.(1)
(2) All other mortgage-backed securities	.....	RCON1733	0	RCON1736	62,657	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	....	RCONG397	63,724	RCONG398	2,855,694	14.
15. Foreign debt securities (include foreign structured financial products and foreign-asset backed securities)	.....	RCONG399	9,900	RCONG400	1,597,804	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values	.....			RCONA511	0	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	.....	RCON1754	856,947	RCON1773	15,768,643	17.

Dollar Amounts in Thousands				
		Bil	Mil	Thou
18. Equity securities that do not have readily determinable fair values	.....	RCON1752	366,105	18.

Schedule RCI

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

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

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) .....	RCFN2133		7,694		1.
2. Total IBF liabilities (component of Schedule RC, item 21) .....	RCFN2898		0		2.

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

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>ASSETS</b>					
1. Interest-bearing balances due from depository institutions .....	RCFD3381		17,844,831		1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>(2)</sup> .....	RCFDB558		9,740,085		2.
3. Mortgage-backed securities <sup>(2)</sup> .....	RCFDB559		2,003,851		3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.) <sup>(2)</sup> <sup>(3)</sup> .....	RCFDB560		5,249,776		4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCFD3365		339,942		5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans .....	RCON3360		14,572,085		6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties .....	RCON3465		4,090,099		6.a.(2)(a)
(b) All other loans secured by real estate .....	RCON3466		1,202,646		6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers .....	RCON3386		100		6.a.(3)
(4) Commercial and industrial loans .....	RCON3387		6,296,004		6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards .....	RCONB561		0		6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RCONB562		1,123,004		6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3360		597,658		6.b.
7. Trading assets .....	RCFD3401		1,808,320		7.
8. Lease financing receivables (net of unearned income) .....	RCFD3484		997,447		8.
9. Total assets <sup>(4)</sup> .....	RCFD3368		58,258,884		9.
<b>LIABILITIES</b>					
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) .....	RCON3485		158,650		10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs) .....	RCONB563		6,601,783		11.a.
b. Time deposits of \$100,000 or more .....	RCONA514		2,442,333		11.b.
c. Time deposits of less than \$100,000 .....	RCONA529		309,998		11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs .....	RCFN3404		26,892,337		12.
13. Federal funds purchased and securities sold under agreements to repurchase .....	RCFD3353		6,126,970		13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCFD3355		1,988,963		14.

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

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

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

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

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

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

Dollar Amounts in Thousands		Bil	Mil	Thou
<b>1. Unused commitments:</b>				
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines .....	RCFD3814		1,189,353	1.a.
b. Credit card lines .....	RCFD3815		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 .....	RCFDF164		35,584	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....	RCFDF165		116,925	1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....				
d. Securities underwriting .....	RCFD6550		246,941	1.c.(2)
e. Other unused commitments .....	RCFD3817		0	1.d.
2. Financial standby letters of credit and foreign office guarantees .....	RCFD3818		22,060,086	1.e.
<b>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</b>	RCFD3819		4,550,021	2.
a. Amount of financial standby letters of credit conveyed to others .....	RCFD3820		509,644	2.a.
3. Performance standby letters of credit and foreign office guarantees .....	RCFD3821		259,595	3.
<b>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</b>				
a. Amount of performance standby letters of credit conveyed to others .....	RCFD3822		722	3.a.
4. Commercial and similar letters of credit .....	RCFD3411		15,322	4.
5. Not applicable				
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCFD3433		81,811,850	6.

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
<b>7. Credit derivatives:</b>					
a. Notional amounts:					
(1) Credit default swaps .....	RCFDC968	0	RCFDC969	102,500	7.a.(1)
(2) Total return swaps .....	RCFDC970	0	RCFDC971	0	7.a.(2)
(3) Credit options .....	RCFDC972	0	RCFDC973	0	7.a.(3)
(4) Other credit derivatives .....	RCFDC974	0	RCFDC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value .....	RCFDC219	0	RCFDC221	160	7.b.(1)
(2) Gross negative fair value .....	RCFDC220	0	RCFDC222	890	7.b.(2)

Dollar Amounts in Thousands		Bil	Mil	Thou
<b>c. Notional amounts by regulatory capital treatment: (2)</b>				
<b>(1) Positions covered under the Market Risk Rule:</b>				
(a) <b>Sold protection</b> .....	RCFDG401		0	7.c.(1)(a)
(b) <b>Purchased protection</b> .....	RCFDG402		0	7.c.(1)(b)
<b>(2) All other positions:</b>				
(a) <b>Sold protection</b> .....	RCFDG403		0	7.c.(2)(a)
(b) <b>Purchased protection that is recognized as a guarantee for regulatory capital purposes</b> .....	RCFDG404		0	7.c.(2)(b)
(c) <b>Purchased protection that is not recognized as a guarantee for regulatory capital purposes</b> .....	RCFDG405		102,500	7.c.(2)(c)

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

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

### Schedule RC-L - Continued

Dollar Amounts in Thousands	(Column A) Remaining Maturity of: One Year or Less	(Column B) Remaining Maturity of: Over One Year Through Five Years	(Column C) Remaining Maturity of: Over Five Years	
<b>d. Notional amounts by remaining maturity:</b>				
(1) <b>Sold credit protection: (1)</b>				
(a) <b>Investment grade</b> .....	RCFDG406   0	RCFDG407   0	RCFDG408   0	7.d.(1)(a)
(b) <b>Subinvestment grade</b> .....	RCFDG409   0	RCFDG410   0	RCFDG411   0	7.d.(1)(b)
(2) <b>Purchased credit protection: (2)</b>				
(a) <b>Investment grade</b> .....	RCFDG412   15,000	RCFDG413   87,500	RCFDG414   0	7.d.(2)(a)
(b) <b>Subinvestment grade</b> .....	RCFDG415   0	RCFDG416   0	RCFDG417   0	7.d.(2)(b)

Dollar Amounts in Thousands		Bil	Mil	Thou	
8. Spot foreign exchange contracts .....	RCFD8765	13,038	138		8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total <b>bank</b> equity capital") .....	RCFD3430	1,661			9.
a. Securities borrowed .....	RCFD3432	0			9.a.
b. Commitments to purchase when-issued securities .....	RCFD3434	0			9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf .....	RCFDC978	0			9.c.
d. TEXT3555	RCFD3555	0			9.d.
e. TEXT3556	RCFD3556	0			9.e.
f. TEXT3557	RCFD3557	0			9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total <b>bank</b> equity capital") .....	RCFD5591	1,073	437		10.
a. Commitments to sell when-issued securities .....	RCFD3435	0			10.a.
b. TEXT5592 Bank Placements	RCFD5592	1,073	437		10.b.
c. TEXT5593	RCFD5593	0			10.c.
d. TEXT5594	RCFD5594	0			10.d.
e. TEXT5595	RCFD5595	0			10.e.
11. Year-to-date merchant credit card sales volume:					
a. Sales for which the reporting bank is the acquiring bank .....	RCFDC223	0			11.a.
b. Sales for which the reporting bank is the agent bank with risk .....	RCFDC224	0			11.b.

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

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

**Schedule RC-L - Continued**

Dollar Amounts in Thousands

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
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 .....	RCFD8693	RCFD8694	RCFD8695	RCFD8696	12.a.
	0	0	0	0	
b. Forward contracts .....	RCFD8697	RCFD8698	RCFD8699	RCFD8700	12.b.
	0	145,931,771	0	0	
c. Exchange-traded option contracts:					
(1) Written options .....	RCFD8701	RCFD8702	RCFD8703	RCFD8704	12.c.(1)
	0	0	0	0	
(2) Purchased options .....	RCFD8705	RCFD8706	RCFD8707	RCFD8708	12.c.(2)
	0	0	0	0	
d. Over-the-counter option contracts:					
(1) Written options .....	RCFD8709	RCFD8710	RCFD8711	RCFD8712	12.d.(1)
	109,143	0	0	0	
(2) Purchased options .....	RCFD8713	RCFD8714	RCFD8715	RCFD8716	12.d.(2)
	109,143	0	0	0	
e. Swaps .....	RCFD3450	RCFD3826	RCFD8719	RCFD8720	12.e.
	4,876,636	1,164,179	26,003	0	
13. Total gross notional amount of derivative contracts held for trading .....	RCFDA126	RCFDA127	RCFD8723	RCFD8724	13.
	4,334,530	144,141,516	26,003	0	
14. Total gross notional amount of derivative contracts held for purposes other than trading .....	RCFD8725	RCFD8726	RCFD8727	RCFD8728	14.
	760,392	2,954,434	0	0	
a. Interest rate swaps where the bank has agreed to pay a fixed rate .....	RCFDA589				14.a.
	760,392				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value .....	RCFD8733	RCFD8734	RCFD8735	RCFD8736	15.a.(1)
	143,178	2,803,288	1,747	0	
(2) Gross negative fair value .....	RCFD8737	RCFD8738	RCFD8739	RCFD8740	15.a.(2)
	142,411	2,758,096	1,747	0	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....	RCFD8741	RCFD8742	RCFD8743	RCFD8744	15.b.(1)
	67,105	57,186	0	0	
(2) Gross negative fair value .....	RCFD8745	RCFD8746	RCFD8747	RCFD8748	15.b.(2)
	5,902	68,523	0	0	

## Schedule RC-L - Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
<b>16. Over-the-counter derivatives:</b>						
<b>a. Net current credit exposure</b> .....	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	
	1,096,786	0	0	0	1,047,861	16.a.
<b>b. Fair value of collateral:</b>						
(1) <b>Cash - U.S. dollar</b> .....	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
	0	0	0	0	915,939	16.b.(1)
(2) <b>Cash - Other currencies</b> .....	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
	0	0	0	0	0	16.b.(2)
(3) <b>U.S. Treasury securities</b> .....	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
	0	0	0	0	0	16.b.(3)
(4) <b>U.S. Government agency and U.S. Government-sponsored agency debt securities</b> .....	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
	0	0	0	0	0	16.b.(4)
(5) <b>Corporate bonds</b> .....	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
	0	0	0	0	0	16.b.(5)
(6) <b>Equity securities</b> .....	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
	0	0	0	0	0	16.b.(6)
(7) <b>All other collateral</b> .....	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
	0	0	0	0	0	16.b.(7)
(8) <b>Total fair value of collateral (sum of items 16.b.(1) through (7))</b> .....	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>915,939</b>	16.b.(8)

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

### Schedule RC-M - Memoranda

Dollar Amounts in Thousands

	Bil	Mil	Thou	
<b>1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:</b>				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....	RCFD6164	561,235		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) = or is > the lesser of \$500K or 5% of total capital as defined for this purpose in agency regulations .....	RCFD6165	7		1.b.
<b>2. Intangible assets other than goodwill:</b>				
a. Mortgage servicing assets .....	RCFD3164	0		2.a.
(1) Estimated fair value of mortgage servicing assets .....	RCFDA590	0		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....	RCFDB026	0		2.b.
c. All other identifiable intangible assets .....	RCFD5507	61,061		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....	RCFD0426	61,061		2.d.
<b>3. Other real estate owned:</b>				
a. Construction, land development, and other land in domestic offices .....	RCON5508	0		3.a.
b. Farmland in domestic offices .....	RCON5509	0		3.b.
c. 1-4 family residential properties in domestic offices .....	RCON5510	486		3.c.
d. Multifamily (5 or more) residential properties in domestic offices .....	RCON5511	492		3.d.
e. Nonfarm nonresidential properties in domestic offices .....	RCON5512	0		3.e.
f. Foreclosed properties from "GNMA loans" .....	RCONC979	0		3.f.
g. In foreign offices .....	RCFN5513	0		3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) .....	RCFD2150	978		3.h.
<b>4. Not applicable</b>				
<b>5. Other borrowed money:</b>				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (1)				
(a) One year or less .....	RCFDF055	50,000		5.a.(1)(a)
(b) Over one year through three years .....	RCFDF056	200,000		5.a.(1)(b)
(c) Over three years through five years .....	RCFDF057	135,000		5.a.(1)(c)
(d) Over five years .....	RCFDF058	100,100		5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) .....				
	RCFD2651	50,000		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) .....				
	RCFDF059	0		5.a.(3)
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: (3)				
(a) One year or less .....	RCFDF060	1,485,437		5.b.(1)(a)
(b) Over one year through three years .....	RCFDF061	0		5.b.(1)(b)
(c) Over three years through five years .....	RCFDF062	0		5.b.(1)(c)
(d) Over five years .....	RCFDF063	21,961		5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4) .....				
	RCFDB571	1,485,437		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) .....	RCFD3190	1,992,498		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? .....	RCFDB569	YES	6.

		Dollar Amounts in Thousands			
		Bil	Mil	Thou	
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities .....	RCFDB570	93,080	136	7.

8.	Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com)	TEXT4087	www.northerntrust.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? .....	RCFD4088	YES	9.

		Dollar Amounts in Thousands			
		Bil	Mil	Thou	
10.	Secured liabilities:				
a.	Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) .....	RCONF064		0	10.a.
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCFDF065	51,606		10.b.

		Yes/No		
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? .....	RCONG463	YES	11.
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? .....	RCONG464	YES	12.

## 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 in domestic offices:							
(1) 1-4 family residential construction loans .....	RCONF172	0	RCONF174	0	RCONF176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONF173	13,252	RCONF175	0	RCONF177	40,864	1.a.(2)
b. Secured by farmland in domestic offices .....	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	15,955	RCON5399	69	RCON5400	2,449	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	24,242	RCONC237	4,081	RCONC229	25,998	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	281	RCONC239	0	RCONC230	79	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCON3499	1,448	RCON3500	0	RCON3501	2,786	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	9,239	RCONF180	0	RCONF182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONF179	1,968	RCONF181	351	RCONF183	20,558	1.e.(2)
f. In foreign offices .....	RCFNB572	0	RCFNB573	0	RCFNB574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions .....	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks .....	RCFD5380	0	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCFD1594	0	RCFD1597	0	RCFD1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) .....	RCFD1251	51,653	RCFD1252	235	RCFD1253	74,133	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	1,557	RCFD1255	0	RCFD1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	RCFDB575	0	RCFDB576	0	RCFDB577	0	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RCFDB578	41,525	RCFDB579	3,777	RCFDB580	495	5.b.
6. Loans to foreign governments and official institutions .....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans .....	RCFD5459	39,768	RCFD5460	0	RCFD5461	0	7.

### Schedule RC-N - Continued

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

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		
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures .....	RCFDF166	0	RCFDF167	0	RCFDF168	0	8.a.
b. All other leases .....	RCFDF169	1,590	RCFDF170	0	RCFDF171	8,126	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....							
	RCFD3505	0	RCFD3506	0	RCFD3507	0	9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government .....							
	RCFD5612	11,910	RCFD5613	742	RCFD5614	2,786	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") ..							
	RCFD5615	11,910	RCFD5616	742	RCFD5617	2,786	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above .....							
	RCFDC866	0	RCFDC867	0	RCFDC868	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, Memorandum, item 1):							
a. Loans secured by 1-4 family residential properties in domestic offices .....	RCONF661	0	RCONF662	0	RCONF663	0	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures) .....							
	RCFD1658	0	RCFD1659	0	RCFD1661	0	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 .....							
	RCFD6558	2,966	RCFD6559	0	RCFD6560	9,390	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....							
	RCFD1248	0	RCFD1249	0	RCFD1250	0	M.3.
4. Not applicable							

## 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	
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 .....	RCFDC240      0	RCFDC241      0	RCFDC226      0	M.5.a.
b. Loans measured at fair value:				
(1) Fair value .....	RCFDF664      0	RCFDF665      0	RCFDF666      0	M.5.b.(1)
(2) Unpaid principal balance .....	RCFDF667      0	RCFDF668      0	RCFDF669      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	
6. <b>Derivative contracts:</b> Fair value of amounts carried as assets .....	RCFD3529      0	RCFD3530      0	M.6.

Dollar Amounts in Thousands		Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter .....	RCFDC410		84,314		M.7.
8. Nonaccrual assets sold during the quarter .....	RCFDC411		64,825		M.8.

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

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

Dollar Amounts in Thousands

		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 .....	RCFDF236	56,976,693			1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) .....	RCFDF237	42,580,493			2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) .....	RCFNF234	42,580,476			3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCFDF238	52,336,698			4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) .....	RCFDF239	39,277,081			5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above) .....	RCFNF235	39,275,830			6.
<b>7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus 10.b):</b>					
a. One year or less .....	RCFDG465	1,433,831			7.a.
b. Over one year through three years .....	RCFDG466	0			7.b.
c. Over three years through five years .....	RCFDG467	0			7.c.
d. Over five years .....	RCFDG468	21,961			7.d.
<b>8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):</b>					
a. One year or less .....	RCFDG469	0			8.a.
b. Over one year through three years .....	RCFDG470	150,000			8.b.
c. Over three years through five years .....	RCFDG471	200,000			8.c.
d. Over five years .....	RCFDG472	1,001,697			8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	RCONG803	0			9.

### Schedule RC-O - Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF049	3,733,365		M.1.a.(1)	
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 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 \$250,000: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF051	10,423,141		M.1.b.(1)	
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF052	4843		M.1.b.(2)	
c. Retirement deposit accounts of \$250,000 or less: (1)					
(1) Amount of retirement deposit accounts of \$250,000 or less .....	RCONF045	195,125		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: (1)					
(1) Amount of retirement deposit accounts of more than \$250,000 .....	RCONF047	44,569		M.1.d.(1)	
(2) Number of retirement deposit accounts of more than \$250,000 ..	RCONF048	93		M.1.d.(2)	
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</b>					
2. Estimated amount of uninsured assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (3) .....					
	RCON5597	7,625,753		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.	
<b>Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program.</b>					
4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):					
a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts) ....	RCONG167	5,335,070		M.4.a.	
b. Number of noninterest-bearing transaction accounts of more than \$250,000 .....	RCONG168	1392		M.4.b.	

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.  
 (2) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2008, Report of Condition.  
 (3) Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d without taking into account a bank's participation in the FDIC's Debt Guarantee Program or Transaction Account Guarantee Program.

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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total 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	
<b>1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: <sup>(2)</sup></b>				
a. Closed-end first liens .....	RCONF066	89,366		1.a.
b. Closed-end junior liens .....	RCONF067	0		1.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit .....	RCONF670	0		1.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF671	0		1.c.(2)
<b>2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: <sup>(2)</sup></b>				
a. Closed-end first liens .....	RCONF068	0		2.a.
b. Closed-end junior liens .....	RCONF069	0		2.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit .....	RCONF672	0		2.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF673	0		2.c.(2)
<b>3. 1-4 family residential mortgage loans sold during the quarter:</b>				
a. Closed-end first liens .....	RCONF070	24,559		3.a.
b. Closed-end junior liens .....	RCONF071	0		3.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit .....	RCONF674	0		3.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF675	0		3.c.(2)
<b>4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):</b>				
a. Closed-end first liens .....	RCONF072	2,389		4.a.
b. Closed-end junior liens .....	RCONF073	0		4.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit .....	RCONF676	0		4.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF677	0		4.c.(2)
<b>5. Noninterest income <i>for the quarter</i> from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):</b>				
a. Closed-end 1-4 family residential mortgage loans .....	RIADF184	230		5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit .....	RIADF560	0		5.b.
<b>6. Repurchases and indemnifications of 1-4 family residential mortgage loans <i>during the quarter</i>:</b>				
a. Closed-end first liens .....	RCONF678	0		6.a.
b. Closed-end junior liens .....	RCONF679	0		6.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit .....	RCONF680	0		6.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF681	0		6.c.(2)

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, 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 - Assets and Liabilities Measured at Fair Value on a Recurring Basis

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

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

Dollar Amounts in Thousands		(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
<b>ASSETS</b>						
1. Available-for-sale securities .....	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477	1.
	<b>15,874,572</b>	0	0	15,432,472	442,100	
2. Federal funds sold and securities purchased under agreements to resell .....	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482	2.
	0	0	0	0	0	
3. Loans and leases help for sale .....	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487	3.
	0	0	0	0	0	
4. Loans and leases held for investment .....	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492	4.
	0	0	0	0	0	
5. Trading assets:						
a. Derivative assets .....	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496	5.a.
	<b>1,838,329</b>	1,109,884	0	2,948,213	0	
b. Other trading assets .....	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501	5.b.
	0	0	0	0	0	
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above) .....	RCFDF240	RCFDF684	RCFDF692	RCFDF241	RCFDF242	5.b.(1)
	0	0	0	0	0	
6. All other assets .....	RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804	6.
	0	0	0	0	0	
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6) .....	RCFDG502	RCFDG503	RCFDG504	RCFDG505	RCFDG506	7.
	<b>17,712,901</b>	<b>1,109,884</b>	<b>0</b>	<b>18,380,685</b>	<b>442,100</b>	

### Schedule RC-Q - Continued

Dollar Amounts in Thousands		(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
<b>LIABILITIES</b>						
8. Deposits .....		RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254
		0	0	0	0	0
9. Federal funds purchased and securities sold under agreements to repurchase		RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511
		0	0	0	0	0
10. Trading liabilities:						
a. Derivative liabilities .....		RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515
		1,158,738	1,743,516	0	2,902,254	0
b. Other trading liabilities .....		RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520
		0	0	0	0	0
11. Other borrowed money .....		RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525
		0	0	0	0	0
12. Subordinated notes and debentures .....		RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530
		0	0	0	0	0
13. All other liabilities .....		RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809
		0	0	0	0	0
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) .....		RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535
		1,158,738	1,743,516	0	2,902,254	0



## Schedule RC-R - Regulatory Capital

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>Tier 1 capital</b>					
1. Total <b>bank</b> equity capital (from Schedule RC, item 27.a) .....	RCFD3210		4,637,917		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> .....	RCFD8434		(57,607)		2.
3. LESS: Net unrealized loss on available-for-sale <b>EQUITY</b> securities <sup>(1)</sup> (report loss as a <b>positive</b> value) .....	RCFDA221		0		3.
4. LESS: Accumulated net gains (losses) on cash flow hedges <sup>(1)</sup> (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCFD4336		(245,983)		4.
5. LESS: Nonqualifying perpetual preferred stock .....	RCFDB588		0		5.
6. Qualifying <b>noncontrolling (minority)</b> interests in consolidated subsidiaries .....	RCFDB589		115		6.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets .....	RCFDB590		379,265		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) .....	RCFDF264		0		7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b) .....	RCFDC227		4,562,357		8.
9.					
a. LESS: Disallowed servicing assets and purchased credit card relationships .....	RCFDB591		0		9.a.
b. LESS: Disallowed deferred tax assets .....	RCFD5610		0		9.b.
10. Other additions to (deductions from) Tier 1 capital .....	RCFDB592		18,614		10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b) .....	RCFD8274		4,580,971		11.
<b>Tier 2 capital</b>					
12. Qualifying subordinated debt and redeemable preferred stock .....	RCFD5306		1,091,665		12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital .....	RCFDB593		0		13.
14. Allowance for loan and lease losses includible in Tier 2 capital .....	RCFD5310		230,246		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital .....	RCFD2221		0		15.
16. Other Tier 2 capital components .....	RCFDB594		0		16.
17. Tier 2 capital (sum of items 12 through 16) .....	RCFD5311		1,321,911		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17) .....	RCFD8275		1,321,911		18.
19. Tier 3 capital allocated for market risk .....	RCFD1395		0		19.
20. LESS: Deductions for total risk-based capital .....	RCFDB595		40,546		20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20) .....	RCFD3792		5,862,336		21.
<b>Total assets for leverage ratio</b>					
22. Average total assets (from Schedule RC-K, item 9) .....	RCFD3368		58,258,884		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above) .....	RCFDB590		379,265		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above) .....	RCFDB591		0		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above) .....	RCFD5610		0		25.
26. LESS: Other deductions from assets for leverage capital purposes .....	RCFDB596		0		26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26) .....	RCFDA224		57,879,619		27.
<b>Adjustments for financial subsidiaries</b>					
28.					
a. Adjustment to Tier 1 capital reported in item 11 .....	RCFDC228		0		28.a.
b. Adjustment to total risk-based capital reported in item 21 .....	RCFDB503		0		28.b.
29. Adjustment to risk-weighted assets in item 62 .....	RCFDB504		0		29.
30. Adjustment to average total assets in item 27 .....	RCFDB505		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)		
	RCFD7273	0	RCFD7204	7.91	
31. Tier 1 leverage ratio <sup>(2)</sup> .....	RCFD7273	0	RCFD7204	7.91	31.
32. Tier 1 risk-based capital ratio <sup>(3)</sup> .....	RCFD7274	0	RCFD7206	12.40	32.
33. Total risk-based capital ratio <sup>(4)</sup> .....	RCFD7275	0	RCFD7205	15.87	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**

Dollar Amounts in Thousands		(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk- Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b) .....	RCFD0010	RCFDC869	RCFDB600	RCFDB601		RCFDB602		34.
	<b>26,871,255</b>	0	9,864,413	17,006,842		0		
35. Held-to-maturity securities .....	RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607		35.
	<b>888,221</b>	0	1,937	771,313	0	114,971		
36. Available-for-sale securities .....	RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612		36.
	<b>15,874,572</b>	(84,672)	1,839,979	13,630,045	191,184	298,036		
37. Federal funds sold and securities purchased under agreements to resell .....	RCFDC225		RCFDC063	RCFDC064		RCFDB520		37.
	<b>54,603</b>		24,603	30,000		0		
38. Loans and leases held for sale .....	RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621		38.
	<b>2,389</b>	0	0	0	2,389	0		
39. Loans and leases, net of unearned income .....	RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626		39.
	<b>15,952,245</b>	0	429,335	323,277	2,980,973	12,218,660		
40. LESS: Allowance for loan and lease losses .....	RCFD3123	RCFD3123						40.
	206,860	206,860						
41. Trading assets .....	RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631		41.
	1,838,329	1,838,329	0	0	0	0		
42. All other assets <sup>(1)</sup> .....	RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339		42.
	<b>3,658,109</b>	379,265	149,205	85,517	11,533	3,032,589		
43. Total assets (sum of items 34 through 42) .....	RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340		43.
	<b>64,932,863</b>	<b>1,926,062</b>	<b>12,309,472</b>	<b>31,846,994</b>	<b>3,186,079</b>	<b>15,664,256</b>		

(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%	
Dollar Amounts in Thousands								
44. Financial standby letters of credit .....	RCFDB546	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583	
	4,550,021	1.00	4,550,021	0	965,658	15,285	3,569,078	44.
45. Performance standby letters of credit .....	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654	
	259,595	.50	129,798	0	3,159	0	126,639	45.
46. Commercial and similar letters of credit .....	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659	
	15,322	.20	3,064	0	697	0	2,367	46.
47. Risk participations in bankers acceptances acquired by the reporting institution .....	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663	
	0	1.00	0	0	0		0	47.
48. Securities lent .....	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668	
	81,811,850	1.00	81,811,850	80,475,318	1,336,532	0	0	48.
49. Retained recourse on small business obligations sold with recourse .....	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673	
	0	1.00	0	0	0	0	0	49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar- for-dollar capital requirement .....	RCFDB541	12.5 (3)	RCFDB542				RCFDB543	
	0	12.50	0				0	50.
51. All other financial assets sold with recourse .....	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680	
	0	1.00	0	0	0	0	0	51.
52. All other off-balance sheet liabilities .....	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686	
	1,661	1.00	1,661	0	1,661	0	0	52.
53. <b>Unused commitments:</b>								
a. With an original maturity exceeding one year .....	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691	
	16,171,320	.50	8,085,660	0	771,008	0	7,314,652	53.a.
b. <b>With an original maturity of one year or less to asset-backed commercial paper conduits</b> .....	RCFDG591		RCFDG592	RCFDG593	RCFDG594	RCFDG595	RCFDG596	
	16,000	.10	1,600	0	0	0	1,600	53.b.
54. Derivative contracts .....			RCFDA167	RCFDB693	RCFDB694	RCFDB695		
			4,813,658	0	2,641,570	2,172,088		54.

(1) Column A multiplied by credit conversion factor.

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

(3) Or institution-specific factor.

### 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) .....	RCFDB696 92,784,790	RCFDB697 37,567,279	RCFDB698 5,373,452	RCFDB699 26,678,592	55.
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) .....	RCFDB700 0	RCFDB701 7,513,456	RCFDB702 2,686,726	RCFDB703 26,678,592	57.
58. Market risk equivalent assets .....				RCFD1651 67,203	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58) .....				RCFDB704 36,945,977	59.
60. LESS: Excess allowance for loan and lease losses .....				RCFDA222 0	60.
61. LESS: Allocated transfer risk reserve .....				RCFD3128 0	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61) .....				RCFDA223 36,945,977	62.

Memoranda

Dollar Amounts in Thousands				
		Bil	Mil	Thou
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards .....	RCFD8764		3,211,052	

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: (1)							
a. Interest rate contracts .....	RCFD3809	382,995	RCFD8766	2,397,284	RCFD8767	2,205,500	M.2.a.
b. Foreign exchange contracts .....	RCFD3812	141,047,322	RCFD8769	2,899,664	RCFD8770	0	M.2.b.
c. Gold contracts .....	RCFD8771	0	RCFD8772	0	RCFD8773	0	M.2.c.
d. Other precious metals contracts .....	RCFD8774	0	RCFD8775	0	RCFD8776	0	M.2.d.
e. Other commodity contracts .....	RCFD8777	0	RCFD8778	0	RCFD8779	0	M.2.e.
f. Equity derivative contracts .....	RCFDA000	0	RCFDA001	26,003	RCFDA002	0	M.2.f.
g. Credit derivative contracts: <b>Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:</b>							
(1) Investment grade .....	RCFDG597	15,000	RCFDG598	87,500	RCFDG599	0	M.2.g.(1)
(2) Subinvestment grade .....	RCFDG600	0	RCFDG601	0	RCFDG602	0	M.2.g.(2)

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





### Schedule RC-S - Continued

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 .....	RCFDA249		0		M.1.a.
b. Amount of retained recourse on these obligations as of the report date .....	RCFDA250		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 .....	RCFDB804		0		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	RCFDB805		5,729		M.2.b.
c. Other financial assets (includes home equity lines) <sup>(1)</sup> .....	RCFDA591		0		M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) .....	RCFDF699		0		M.2.d.
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	RCFDB806		0		M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions .....	RCFDB807		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 .....	RCFDB808		0		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	RCFDB809		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> .....	RCFDC407		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 instruction 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

		Yes/No
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.) .....	RCFDA345	YES
2. Does the institution exercise the fiduciary powers it has been granted? .....	RCFDA346	YES
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.) .....	RCFDB867	YES

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

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

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

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

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

### FIDUCIARY AND RELATED ASSETS

	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts
Dollar Amounts in Thousands				
4. Personal trust and agency accounts .....	RCFDB868 38,379,778	RCFDB869 136,916,851	RCFDB870 9610	RCFDB871 10704
5. Retirement related trust and agency accounts:				
a. Employee benefit - defined contribution .....	RCFDB872 36,313,237	RCFDB873 148,443,849	RCFDB874 197	RCFDB875 2077
b. Employee benefit - defined benefit .....	RCFDB876 87,112,999	RCFDB877 935,745,511	RCFDB878 450	RCFDB879 15712
c. Other retirement accounts .....	RCFDB880 9,019,974	RCFDB881 38,039,069	RCFDB882 2971	RCFDB883 1993
6. Corporate trust and agency accounts .....	RCFDB884 0	RCFDB885 0	RCFDC001 0	RCFDC002 0
7. Investment management agency accounts .....	RCFDB886 211,476,782		RCFDB888 7362	
8. Other fiduciary accounts .....	RCFDB890 53,129,455	RCFDB891 1,634,498,549	RCFDB892 1861	RCFDB893 18278
9. Total fiduciary accounts (sum of items 4 through 8) .....	RCFDB894 <b>435,432,225</b>	RCFDB895 <b>2,893,643,829</b>	RCFDB896 <b>22451</b>	RCFDB897 <b>48764</b>
10. Custody and safekeeping accounts .....		RCFDB898 75,334,436		RCFDB899 2035

### Schedule RC-T - Continued

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	
11. Fiduciary accounts held in foreign offices (included in items 9 and 10) .....	RCFNB900	RCFNB901	RCFNB902	RCFNB903	11.
	69,721,041	1,238,867,093	58	9189	

### FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands		Bil	Mil	Thou	
12. Personal trust and agency accounts .....	RIADB904	205,590			12.
13. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution .....	RIADB905	22,091			13.a.
b. Employee benefit - defined benefit .....	RIADB906	105,107			13.b.
c. Other retirement accounts .....	RIADB907	163,284			13.c.
14. Corporate trust and agency accounts .....	RIADA479	0			14.
15. Investment management agency accounts .....	RIADB908	176,567			15.
16. Other fiduciary accounts .....	RIADA480	298,313			16.
17. Custody and safekeeping accounts .....	RIADB909	32,342			17.
18. Other fiduciary and related services income .....	RIADB910	245,120			18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a) .....	RIAD4070	<b>1,248,414</b>			19.
a. Fiduciary and related services income - foreign offices (included in item 19) .....	RIADB912	317,833			19.a.
20. Less: Expenses .....	RIADC058	N/A			20.
21. Less: Net losses from fiduciary and related services .....	RIADA488	N/A			21.
22. Plus: Intracompany income credits for fiduciary and related services .....	RIADB911	N/A			22.
23. Net fiduciary and related services income .....	RIADA491	<b>N/A</b>			23.

### Schedule RC-T - Continued

Memoranda

Dollar Amounts in Thousands

			Bil	Mill	Thou	
<b>1. Managed assets held in personal trust and agency accounts:</b>						
a. Noninterest-bearing deposits .....	RCFDB913				N/A	M.1.a.
b. Interest-bearing deposits .....	RCFDB914				N/A	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations .....	RCFDB915				N/A	M.1.c.
d. State, county and municipal obligations .....	RCFDB916				N/A	M.1.d.
e. Money market mutual funds .....	RCFDB917				N/A	M.1.e.
f. Other short-term obligations .....	RCFDB918				N/A	M.1.f.
g. Other notes and bonds .....	RCFDB919				N/A	M.1.g.
h. Common and preferred stocks .....	RCFDB920				N/A	M.1.h.
i. Real estate mortgages .....	RCFDB921				N/A	M.1.i.
j. Real estate .....	RCFDB922				N/A	M.1.j.
k. Miscellaneous assets .....	RCFDB923				N/A	M.1.k.
l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A) .....	RCFDB868				N/A	M.1.l.

Dollar Amounts in Thousands

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
<b>2. Corporate trust and agency accounts:</b>					
a. Corporate and municipal trusteeships .....	RCFDB927	N/A	RCFDB928	N/A	M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency .....	RCFDB929	N/A			M.2.b.

Dollar Amounts in Thousands

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
<b>3. Collective investment funds and common trust funds:</b>					
a. Domestic equity .....	RCFDB931	N/A	RCFDB932	N/A	M.3.a.
b. International/Global equity .....	RCFDB933	N/A	RCFDB934	N/A	M.3.b.
c. Stock/Bond blend .....	RCFDB935	N/A	RCFDB936	N/A	M.3.c.
d. Taxable bond .....	RCFDB937	N/A	RCFDB938	N/A	M.3.d.
e. Municipal bond .....	RCFDB939	N/A	RCFDB940	N/A	M.3.e.
f. Short term investments/Money market .....	RCFDB941	N/A	RCFDB942	N/A	M.3.f.
g. Specialty/Other .....	RCFDB943	N/A	RCFDB944	N/A	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) .....	RCFDB945	N/A	RCFDB946	N/A	M.3.h.

### Schedule RC-T - Continued

Memoranda (continued)

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 trusts 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:**

Peter M. Croner - Senior Vice President  
Name and Title (TEXT B962)

pmc1@ntrs.com  
E-mail Address (TEXT B926)

(312)557-7831  
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(312)630-6739  
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. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION 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  
(RCON 6979)

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

[Empty box for Bank Management Statement]