

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 December 31, 2008

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

This report form is to be filed by banks with 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.

THE NORTHERN TRUST COMPANY

Legal Title of Bank (RSSD 9017)

CHICAGO

City (RSSD 9130)

IL

State Abbrev. (RSSD 9200)

60603-

Zip Code (RSSD 9220)

FDIC Certificate Number 00913
(RSSD 9050)

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Other Person to Whom Questions about the Reports Should be Directed

CONF
Name (TEXT C490)
CONF
Title (TEXT C491)
CONF
E-mail Address (TEXT C492)
CONF
Telephone: Area code/phone number/extension (TEXT C493)
CONF
FAX: Area code/phone number (TEXT C494)

CONF
Name (TEXT C495)
CONF
Title (TEXT C496)
CONF
E-mail Address (TEXT 4086)
CONF
Telephone: Area code/phone number/extension (TEXT 8902)
CONF
FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

Secondary Contact

CONF
Name (TEXT C366)
CONF
Title (TEXT C367)
CONF
E-mail Address (TEXT C368)
CONF
Telephone: Area code/phone number/extension (TEXT C369)
CONF
FAX: Area code/phone number (TEXT C370)

CONF
Name (TEXT C371)
CONF
Title (TEXT C372)
CONF
E-mail Address (TEXT C373)
CONF
Telephone: Area code/phone number/extension (TEXT C374)
CONF
FAX: Area code/phone number (TEXT C375)

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

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

Primary Contact

CONF
Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

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

(CONF
FAX: Area code/phone number (TEXT C441)

Secondary Contact

CONF
Name (TEXT C442)

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Title (TEXT C443)

CONF
E-mail Address (TEXT C444)

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

CONF
FAX: Area code/phone number (TEXT C446)

Third Contact

CONF
Name (TEXT C870)

CONF
Title (TEXT C871)

CONF
E-mail Address (TEXT C872)

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

CONF
FAX: Area code/phone number (TEXT C874)

Fourth Contact

CONF
Name (TEXT C875)

CONF
Title (TEXT C876)

CONF
E-mail Address (TEXT C877)

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

CONF
FAX: Area code/phone number (TEXT C879)

Consolidated Report of Income for the period January 1, 2008 - December 31, 2008

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

Schedule RI - Income Statement

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties	RIAD4435		199,934		1.a.(1)(a)(1)
(2) All other loans secured by real estate	RIAD4436		30,615		1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers	RIAD4024		9		1.a.(1)(b)
(c) Commercial and industrial loans	RIAD4012		245,344		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		53,148		1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions	RIAD4056		0		1.a.(1)(e)
(f) All other loans in domestic offices	RIADB487		51,763		1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4059		57,379		1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	RIAD4010		638,192		1.a.(3)
b. Income from lease financing receivables	RIAD4065		(12,059)		1.b.
c. Interest income on balances due from depository institutions (1)	RIAD4115		896,392		1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RIADB488		201,512		1.d.(1)
(2) Mortgage-backed securities	RIADB489		38,899		1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060		105,675		1.d.(3)
e. Interest income from trading assets	RIAD4069		0		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020		73,486		1.f.
g. Other interest income	RIAD4518		2,273		1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.)	RIAD4107		1,944,370		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)	RIAD4508		2,558		2.a.(1)(a)
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs)	RIAD0093		58,656		2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	RIADA517		34,460		2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000	RIADA518		9,315		2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4172		884,186		2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180		57,094		2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185		69,426		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		72,340		2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073		1,188,035		2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074		756,335		3.
4. Provision for loan and lease losses	RIAD4230		55,874		4.
5. Noninterest income:					
a. Income from fiduciary activities ⁽¹⁾	RIAD4070		1,682,698		5.a.
b. Service charges on deposit accounts in domestic offices	RIAD4080		76,048		5.b.
c. Trading revenue ⁽²⁾	RIADA220		626,635		5.c.
d.					
(1) Fees and commissions from securities brokerage	RIADC886		159		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		388		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		23		5.f.
g. Net securitization income	RIADB493		0		5.a.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	RIAD5416		23		5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415		64		5.i.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496		294		5.k.
l. Other noninterest income ^(*)	RIADB497		324,672		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079		2,711,004		5.m.
6.					
a. Realized gains (losses) on held-to-maturity securities	RIAD3521		77		6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196		(56,350)		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits	RIAD4135		1,084,096		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217		195,712		7.b.
c.					
(1) Goodwill impairment losses	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232		16,831		7.c.(2)
d. Other noninterest expense ^(*)	RIAD4092		728,689		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093		2,025,328		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		1,329,864		8.
9. Applicable income taxes (on item 8)	RIAD4302		521,643		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300		808,221		10.
11. Extraordinary items and other adjustments, net of income taxes ^(*)	RIAD4320		0		11.
12. Net income (loss) (sum of items 10 and 11)	RIAD4340		808,221		12.

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

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

(*) Describe on Schedule RI-E - Explanations

Schedule RI - Continued

Memoranda

		Dollar Amounts in Thousands			
		Bil	Mil	Thou	
1.	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513		0	M.1.
2.	Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	RIAD8431	30,119		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	2,309		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	34,112		M.4.
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	10100		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 (1)	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) (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.):				
a.	Interest rate exposures	RIAD8757	10,474		M.8.a.
b.	Foreign exchange exposures	RIAD8758	616,161		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	35,442		M.9.b.
10.	Credit losses on derivatives (see instructions)	RIADA251	474		M.10.
		Yes/No			
11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIADA530	NO		M.11.
		Dollar Amounts in Thousands			
		Bil	Mil	Thou	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>					
12.	Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	RIADF228		N/A	M.12.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.					
13.	Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a.	Net gains (losses) on assets	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) For example, a bank acquired on March 1, 2008, would report 20080301.

Schedule RI-A - Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217		3,377,322		1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles (*)	RIADB507		(7,263)		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508		3,370,059		3.
4. Net income (loss) (must equal Schedule RI, item 12)	RIAD4340		808,221		4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509		(2,075)		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		0		9.
10. Other comprehensive income (1)	RIADB511		(389,763)		10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above)	RIAD4415		500,000		11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	RIAD3210		4,286,442		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 ⁽¹⁾ 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	1,783	RIADC217	191	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	2,192	RIAD4617	1,564	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	431	RIADB517	259	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	4,406	RIAD4605	2,014	9.

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

Schedule RI-B - Continued

Part I. Continued

Memoranda

	(Column A) Charge-offs: Calendar YTD	(Column B) Recoveries: Calendar YTD	
Dollar Amounts in Thousands			
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	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

Schedule RI-B - Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522		100,276		1.
2. Recoveries (must equal part I, item 9, column B, above)	RIAD4605		2,014		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079		4,406		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		55,874		5.
6. Adjustments (see instructions for this schedule) (*)	RIADC233		(838)		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		152,920		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.
Memorandum item 4 is to be completed by all banks.					
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		1,366,725		1.
2. Total interest expense in foreign offices	RIADC900		919,978		2.
3. Provision for loan and lease losses in foreign offices	RIADC901		(1,365)		3.
4. Noninterest income in foreign offices:					
a. Trading revenue	RIADC902		421,290		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		464,307		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		700,918		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		(13,487)		7.
8. Applicable income taxes (on items 1 through 7)	RIADC909		216,757		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		402,547		10.
11. Internal allocations of income and expense applicable to foreign offices	RIADC912		5,861		11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices	RIADC913		9,699		12.
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12)	RIADC914		418,107		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 Visa gain from redemption of Visa shares in conjunction with Visa IPO	RIAD4461	167,925		1.h.
i.	TEXT4462 Gains from certain credit default swaps and non-trading foreign exchange activities	RIAD4462	69,400		1.i.
j.	TEXT4463 Loan service fees and Custody Related Deposit Revenues	RIAD4463	50,964		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	74,331		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	23,308		2.f.
g.	FDIC deposit insurance assessments	RIAD4146	0		2.g.
h.	Accounting and auditing expenses	RIADF556	0		2.h.
i.	Consulting and advisory expenses	RIADF557	40,448		2.i.
j.	Automated teller machine (ATM) and interchange expenses	RIADF558	0		2.j.
k.	Telecommunications expenses	RIADF559	0		2.k.
l.	TEXT4464 Client-Related Support Charges	RIAD4464	167,600		2.l.
m.	TEXT4467 Computer Software Related Expenses	RIAD4467	151,350		2.m.
n.	TEXT4468 Subcustodial & Depository Fee expenses	RIAD4468	100,543		2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):					
a.	(1) TEXT4469	RIAD4469	0		3.a.(1)
	(2) Applicable income tax effect	RIAD4486	0		3.a.(2)
b.	(1) TEXT4487	RIAD4487	0		3.b.(1)
	(2) Applicable income tax effect	RIAD4488	0		3.b.(2)
c.	(1) TEXT4489	RIAD4489	0		3.c.(1)
	(2) Applicable income tax effect	RIAD4491	0		3.c.(2)

Schedule RI-E - Continued

		Dollar Amounts in Thousands			
		Bil	Mil	Thou	
4.	Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):				
a.	Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option	RIADF465		0	4.a.
b.	TEXTB527 Adoption of measurement date provisions of FAS 158, Pension Accounting	RIADB527		(7,263)	4.b.
5.	Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	TEXT4498 Capital contribution from Parent Company	RIAD4498		500,000	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 of Foreign Subsidiary Loan Loss Provision	RIAD4521		(838)	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	YES	7.a.
b.	Other explanations:			

(TEXT 4769)

Northern Trust's third quarter 2008 results were negatively impacted by the following charges, some of which were previously provided as estimates. In connection with Visa, Inc.'s (Visa) March 2008 initial public offering, a portion of the shares of Visa common stock held by Northern Trust as a member bank of Visa U.S.A. Inc. (Visa U.S.A.) was redeemed pursuant to a mandatory redemption. The proceeds of the redemption totaled \$167.9 million and were recorded as a gain in the first quarter of 2008. Northern Trust and other Visa U.S.A. member banks are obligated to share in losses resulting from certain indemnified litigation involving Visa. As anticipated, Visa placed a portion of the proceeds from its initial public offering into an escrow account to fund the settlements of, or judgments in, the indemnified litigation. Northern Trust recorded \$76.1 million, its proportionate share of the escrow account balance, in the first quarter of 2008 as an offset to the indemnification liabilities and related charges recorded in the fourth quarter of 2007. On October 28, 2008, Visa announced the settlement of the litigation that involved Discover Financial Services. In consideration of the announced settlement, Northern Trust recorded a \$30 million increase in the indemnification liabilities in the third quarter of 2008. Pre-tax charges totaling \$167.6 million in connection with actions taken to provide support for Northern Trust's securities lending clients. During the fourth quarter, subsequent to the previously announced settlement of litigation actions, Northern Trust recorded a \$30 million benefit to reverse previously related indemnification accruals related to the Visa litigation that involved Discover Financial Services. A \$38.9 million pre-tax charge reducing net interest income and increasing income taxes related to revised pre-tax charges taken in 3rd quarter totaling \$9.5 million regarding the outcome of the Corporation's tax position with respect to certain structured leasing transactions. The current quarter included a \$44.4 million pre-tax charge compared with the charge of \$16.9 million in third quarter to reflect the other-than-temporary impairment of six asset-backed securities held within Northern Trust's balance sheet investment portfolio. A \$19.2 million pre-tax charge associated with severance and other operating costs in connection with the previously announced plan to reduce staff expense levels and better position the company for improved profitability and continued global growth. Finally, during the fourth quarter, there were other operating income gains of \$20.6 million related to valuation gains on credit default swaps and a \$33.3 million increase in non-trading foreign exchange gains.

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 2008

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

Schedule RC - Balance Sheet

		Dollar Amounts in Thousands				
			Bil	Mil	Thou	
ASSETS						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin ⁽¹⁾		RCFD0081		2,604,102		1.a.
b. Interest-bearing balances ⁽²⁾		RCFD0071		26,027,403		1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)		RCFD1754		897,750		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)		RCFD1773		13,723,709		2.b.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices		RCONB987		1,456,350		3.a.
b. Securities purchased under agreements to resell ⁽³⁾		RCFDB989		33,570		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale		RCFD5369		158		4.a.
b. Loans and leases, net of unearned income		RCFDB528		18,983,240		4.b.
c. LESS: Allowance for loan and lease losses		RCFD3123		152,920		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)		RCFDB529		18,830,320		4.d.
5. Trading assets (from Schedule RC-D)		RCFD3545		3,068,412		5.
6. Premises and fixed assets (including capitalized leases)		RCFD2145		408,304		6.
7. Other real estate owned (from Schedule RC-M)		RCFD2150		221		7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)		RCFD2130		0		8.
9. Not applicable						
10. Intangible assets:						
a. Goodwill		RCFD3163		306,085		10.a.
b. Other intangible assets (from Schedule RC-M)		RCFD0426		68,743		10.b.
11. Other assets (from Schedule RC-F)		RCFD2160		3,008,462		11.
12. Total assets (sum of items 1 through 11)		RCFD2170		70,433,589		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	
LIABILITIES				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCQN2200	16,176,643		13.a.
(1) Noninterest-bearing (1)	RCQN6631	10,560,229		13.a.(1)
(2) Interest-bearing	RCQN6636	5,616,414		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	38,951,261		13.b.
(1) Noninterest-bearing	RCFN6631	2,856,413		13.b.(1)
(2) Interest-bearing	RCFN6636	36,094,848		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices (2)	RCQNB993	170,240		14.a.
b. Securities sold under agreements to repurchase (3)	RCFDB995	1,599,933		14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	2,723,123		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases (from Schedule RC-M)	RCFD3190	3,242,268		16.
17. Not applicable				
18. Not applicable				
19. Subordinated notes and debentures (4)	RCFD3200	1,565,716		19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	1,717,848		20.
21. Total liabilities (sum of items 13 through 20)	RCFD2948	66,147,032		21.
22. Minority interest in consolidated subsidiaries	RCFD3000	115		22.
EQUITY CAPITAL				
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	3,590,077		26.a.
b. Accumulated other comprehensive income (5)	RCFDB530	(462,758)		26.b.
27. Other equity capital components (6)	RCFDA130	0		27.
28. Total equity capital (sum of items 23 through 27)	RCFD3210	4,286,442		28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)	RCFD3300	70,433,589		29.

Memorandum

To be reported with the March Report of Condition.

	Number		
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2007	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			

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

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

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

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

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

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

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

Exclude assets held for trading.

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 676,454		1.
a. Cash items in process of collection and unposted debits		RCON0020 640,339	1.a.
b. Currency and coin		RCON0080 34,465	1.b.
2. Balances due from depository institutions in the U.S.		RCON0082 106,572	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) ..	RCFD0083 192,112		2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	RCFD0085 161,763		2.b.
3. Balances due from banks in foreign countries and foreign central banks		RCON0070 18,863	3.
a. Foreign branches of other U.S. banks	RCFD0073 665,750		3.a.
b. Other banks in foreign countries and foreign central banks	RCFD0074 17,613,588		3.b.
4. Balances due from Federal Reserve Banks	RCFD0090 9,321,838	RCON0090 9,321,569	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)	RCFD0010 28,631,505	RCON0010 10,121,808	5.

Schedule RC-B - Securities

Exclude assets held for trading.

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
Dollar Amounts in Thousands					
1. U.S. Treasury securities	RCFD0211	RCFD0213	RCFD1286	RCFD1287	
	0	0	0	0	1.
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	2.a.
b. Issued by U.S. Government-sponsored agencies ⁽²⁾	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	9,936,981	9,942,793	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	755,459	782,483	30,758	31,846	3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Guaranteed by GNMA	RCFD1698	RCFD1699	RCFD1701	RCFD1702	
	0	0	0	0	4.a.(1)
(2) Issued by FNMA and FHLMC	RCFD1703	RCFD1705	RCFD1706	RCFD1707	
	49,839	50,785	766,584	770,822	4.a.(2)
(3) Other pass-through securities	RCFD1709	RCFD1710	RCFD1711	RCFD1713	
	0	0	0	0	4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCFD1714	RCFD1715	RCFD1716	RCFD1717	
	0	0	462,282	456,709	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	RCFD1718	RCFD1719	RCFD1731	RCFD1732	
	0	0	145,861	96,077	4.b.(2)
(3) All other mortgage-backed securities	RCFD1733	RCFD1734	RCFD1735	RCFD1736	
	0	0	0	0	4.b.(3)
5. Asset-backed securities (ABS)	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	0	0	1,733,429	1,476,528	5.
6. Other debt securities:					
a. Other domestic debt securities	RCFD1737	RCFD1738	RCFD1739	RCFD1741	
	63,038	35,660	740,006	735,385	6.a.
b. Foreign debt securities	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	29,414	29,605	213,969	213,549	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ⁽³⁾			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	
	897,750	898,533	14,029,870	13,723,709	8.

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

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

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

Schedule RC-B - Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Pledged securities ⁽¹⁾	RCFD0416		10,752,838		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		10,136,649		M.2.a.(1)
(2) Over three months through 12 months	RCFDA550		1,608,750		M.2.a.(2)
(3) Over one year through three years	RCFDA551		671,707		M.2.a.(3)
(4) Over three years through five years	RCFDA552		192,948		M.2.a.(4)
(5) Over five years through 15 years	RCFDA553		560,212		M.2.a.(5)
(6) Over 15 years	RCFDA554		77,746		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		0		M.2.b.(1)
(2) Over three months through 12 months	RCFDA556		0		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		0		M.2.b.(5)
(6) Over 15 years	RCFDA560		820,661		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		552,786		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		7,053,258		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, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

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

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

Schedule RC-B - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):					
a. Credit card receivables	RCFDB838 0	RCFDB839 0	RCFDB840 771,699	RCFDB841 686,980	M.5.a.
b. Home equity lines	RCFDB842 0	RCFDB843 0	RCFDB844 492,493	RCFDB845 343,231	M.5.b.
c. Automobile loans	RCFDB846 0	RCFDB847 0	RCFDB848 127,000	RCFDB849 111,279	M.5.c.
d. Other consumer loans	RCFDB850 0	RCFDB851 0	RCFDB852 342,237	RCFDB853 335,038	M.5.d.
e. Commercial and industrial loans	RCFDB854 0	RCFDB855 0	RCFDB856 0	RCFDB857 0	M.5.e.
f. Other	RCFDB858 0	RCFDB859 0	RCFDB860 0	RCFDB861 0	M.5.f.

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		
1. Loans secured by real estate	RCFD1410	5,098,325			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			RCONF158	30,721	1.a.(1)
(2) Other construction loans and all land development and other land loans			RCONF159	218,486	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	955,036	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			RCON5367	3,091,055	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	8,402	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460	236,763	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	94,216	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			RCONF161	461,371	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	145,017	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	145,338			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	32,089			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	246	RCON1590	246	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	7,016,223	RCON1763	6,920,490	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	255,140	RCON1764	193,172	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	27,873	RCONB539	27,773	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	RCFD2011	1,122,465	RCON2011	1,121,392	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	14,814	RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	144,033	RCON2107	144,033	8.
9. Other loans	RCFD1563	3,983,101			9.
a. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	29,885	9.a.
b. All other loans (exclude consumer loans)			RCON1564	2,566,721	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	1,143,751	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	1,143,751			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	18,983,398	RCON2122	17,390,805	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	229,987		M.2.a.(1)
(2) Over three months through 12 months	RCONA565	484,828		M.2.a.(2)
(3) Over one year through three years	RCONA566	874,298		M.2.a.(3)
(4) Over three years through five years	RCONA567	329,595		M.2.a.(4)
(5) Over five years through 15 years	RCONA568	353,475		M.2.a.(5)
(6) Over 15 years	RCONA569	813,314		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	12,226,653		M.2.b.(1)
(2) Over three months through 12 months	RCFDA571	726,423		M.2.b.(2)
(3) Over one year through three years	RCFDA572	748,097		M.2.b.(3)
(4) Over three years through five years	RCFDA573	502,606		M.2.b.(4)
(5) Over five years through 15 years	RCFDA574	1,209,324		M.2.b.(5)
(6) Over 15 years	RCFDA575	431,852		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	11,371,916		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	299,158		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		1,870,728		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.
Memorandum item 7 is to be completed by all banks.					
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, 2007, 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		0		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
(2) Secured by farmland (including farm residential and other improvements)		RCONF579	0
(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
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens		RCONF581	0
(2) Secured by junior liens		RCONF582	0
(4) Secured by multifamily (5+) residential properties		RCONF583	0
(5) Secured by nonfarm nonresidential properties		RCONF584	0

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.

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, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, answer this question "NO.")		1.
	RCON6999	N/A

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

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

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding			
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of \$100,000 or less	RCON5564	N/A	RCON5565	N/A	3.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5566	N/A	RCON5567	N/A	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON5568	N/A	RCON5569	N/A	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):					
a. With original amounts of \$100,000 or less	RCON5570	N/A	RCON5571	N/A	4.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5572	N/A	RCON5573	N/A	4.b.
c. With original amounts 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, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, answer this question "NO.")	
	RCON6860 N/A

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 number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:	
a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.)	
	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

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

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		
ASSETS					
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. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCFD3534	0	RCON3534	0	4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	RCFD3535	0	RCON3535	0	4.b.
c. All other mortgage-backed securities	RCFD3536	0	RCON3536	0	4.c.
5. Other debt securities	RCFD3537	0	RCON3537	0	5.
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	RCFD3543	3,068,412	RCON3543	172,836	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	RCFD3545	3,068,412	RCON3545	172,836	12.
LIABILITIES					
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	RCFD3547	2,723,123	RCON3547	155,471	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	RCFD3548	2,723,123	RCON3548	155,471	15.

Schedule RC-D - Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices		
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	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	M.1.c.(1)	
(2) Other revolving credit plans	RCFDF634	0	M.1.c.(2)	
(3) Other consumer loans (includes single payment, installment, and all student loans)	RCFDF635	0	M.1.c.(3)	
d. Other loans	RCFDF636	0	M.1.d.	
2. Not applicable				
3. Loans measured at fair value that are past due 90 days or more:				
a. Fair value	RCFDF639	0	M.3.a.	
b. Unpaid principal balance	RCFDF640	0	M.3.b.	

Memorandum items 4 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
4. Asset-backed securities:				
a. Residential mortgage-backed securities	RCFDF641	0		M.4.a.
b. Commercial mortgage-backed securities	RCFDF642	0		M.4.b.
c. Credit card receivables	RCFDF643	0		M.4.c.
d. Home equity lines	RCFDF644	0		M.4.d.
e. Automobile loans	RCFDF645	0		M.4.e.
f. Other consumer loans	RCFDF646	0		M.4.f.
g. Commercial and industrial loans	RCFDF647	0		M.4.g.
h. Other	RCFDF648	0		M.4.h.
5. Collateralized debt obligations:				
a. Synthetic	RCFDF649	0		M.5.a.
b. Other	RCFDF650	0		M.5.b.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCFDF651	0		M.6.

Schedule RC-D - Continued

Memoranda (continued)

Dollar Amounts in Thousands				
		Bil	Mil	Thou
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. TEXTF654		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 7,883,237		RCONB550 8,029,232	1.
2. U.S. Government	RCON2202 962		RCON2520 0	2.
3. States and political subdivisions in the U.S.	RCON2203 29,207		RCON2530 52,672	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551 181,329		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 8,094,739	RCON2210 7,906,880	RCON2385 8,081,904	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		174,502		M.1.a.
b. Total brokered deposits	RCON2365		0		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)					
(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) (to be completed for the December report only)	RCON5590		81,879		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		5,606,224		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352		119,691		M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648		313,841		M.2.b.
c. Total time deposits of \$100,000 or more	RCON2604		2,042,148		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		85,004		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: (2) (3)					
(1) Three months or less	RCONA579		124,740		M.3.a.(1)
(2) Over three months through 12 months	RCONA580		134,364		M.3.a.(2)
(3) Over one year through three years	RCONA581		40,538		M.3.a.(3)
(4) Over three years	RCONA582		14,199		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) (4)	RCONA241		259,102		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: (2) (5)					
(1) Three months or less	RCONA584		1,406,476		M.4.a.(1)
(2) Over three months through 12 months	RCONA585		514,681		M.4.a.(2)
(3) Over one year through three years	RCONA586		90,482		M.4.a.(3)
(4) Over three years	RCONA587		30,509		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) (4)	RCONA242		1,921,153		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	33,863,542			1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	700			2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN2625	667,490			3.
4. Foreign governments and official institutions (including foreign central banks)	RCFN2650	4,419,529			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	38,951,261			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	34,141,086			M.1.

Schedule RC-F - Other Assets

Dollar Amounts in Thousands					
		Bil	Mil	Thou	
1.	Accrued interest receivable ⁽¹⁾	RCFDB556	162,974		1.
2.	Net deferred tax assets ⁽²⁾	RCFD2148	0		2.
3.	Interest-only strips receivable (not in the form of a security) on: ⁽³⁾				
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 ⁽⁴⁾	RCFD1752	300,161		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	2,545,327		6.
a.	Prepaid expenses	RCFD2166	0		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	0		6.c.
d.	Retained interests in accrued interest receivable related to securitized credit cards	RCFDC436	0		6.d.
e.	TEXT3549 Client Security Settlement Receivable	RCFD3549	709,289		6.e.
f.	TEXT3550 Accounts Receivable	RCFD3550	928,593		6.f.
g.	TEXT3551	RCFD3551	0		6.g.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCFD2160	3,008,462		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 (1)	RCON3645	4,013		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	1,089,549		1.b.
2.	Net deferred tax liabilities (2)	RCFD3049	311,835		2.
3.	Allowance for credit losses on off-balance sheet credit exposures	RCFDB557	19,545		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938	292,906		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	103,528		4.d.
e.	TEXT3552 Trust Department Incoming Wires	RCFD3552	131,583		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	1,717,848		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		32,572		3.
4. Securities sold under agreements to repurchase	RCONB995		1,599,933		4.
5. Other borrowed money	RCON3190		1,323,801		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		24,284,485		7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON2192		50,900,253		8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON3129		22,329,211		9.
In items 10-17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.					
10. U.S. Treasury securities	RCON1039		0		10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON1041		9,936,981		11.
12. Securities issued by states and political subdivisions in the U.S.	RCON1042		786,217		12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON1043		816,423		13.a.(1)
(2) Other pass-through securities	RCON1044		0		13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON1209		462,282		13.b.(1)
(2) All other mortgage-backed securities	RCON1280		145,861		13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities)	RCON1281		2,536,473		14.
15. Foreign debt securities (include foreign asset-backed securities)	RCON1282		57,350		15.
16. Investments in mutual funds and other equity securities with readily determinable fair values	RCONA510		0		16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	RCON1374		14,741,587		17.
18. Equity securities that do not have readily determinable fair values	RCON1752		300,011		18.

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		9,995		1.
2. Total IBF liabilities (component of Schedule RC, item 21)	RCFN2898		0		2.

Schedule RC-K - Quarterly Averages⁽¹⁾

Dollar Amounts in Thousands		Bil	Mil	Thou	
ASSETS					
1. Interest-bearing balances due from depository institutions	RCFD3381	24,056,873			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ⁽²⁾	RCFDB558	9,342,328			2.
3. Mortgage-backed securities ⁽²⁾	RCFDB559	1,117,878			3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.) ⁽²⁾ ⁽³⁾	RCFDB560	3,105,262			4.
5. Federal funds sold and securities purchased under agreements to resell	RCFD3365	2,241,955			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans	RCON3360	16,793,003			6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	RCON3465	3,998,718			6.a.(2)(a)
(b) All other loans secured by real estate	RCON3466	990,323			6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers	RCON3386	178			6.a.(3)
(4) Commercial and industrial loans	RCON3387	7,301,936			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	1,120,892			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3360	1,550,791			6.b.
7. Trading assets	RCFD3401	4,336,707			7.
8. Lease financing receivables (net of unearned income)	RCFD3484	1,126,626			8.
9. Total assets ⁽⁴⁾	RCFD3368	68,432,630			9.
LIABILITIES					
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON3485	185,954			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	RCONB563	4,822,671			11.a.
b. Time deposits of \$100,000 or more	RCONA514	1,988,926			11.b.
c. Time deposits of less than \$100,000	RCONA529	306,710			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs	RCFN3404	36,171,992			12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD3353	6,079,771			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) ..	RCFD3355	1,747,500			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	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	RCFD3814	1,189,841			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	21,748			1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCFDF165	178,470			1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate					
	RCFDE6550	167,035			1.c.(2)
d. Securities underwriting	RCFD3817	0			1.d.
e. Other unused commitments	RCFD3818	21,930,705			1.e.
2. Financial standby letters of credit and foreign office guarantees	RCFD3819	3,626,444			2.
a. Amount of financial standby letters of credit conveyed to others	RCFD3820	261,193			2.a.
3. Performance standby letters of credit and foreign office guarantees	RCFD3821	307,957			3.
a. Amount of performance standby letters of credit conveyed to others	RCFD3822	701			3.a.
4. Commercial and similar letters of credit	RCFD3411	16,812			4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCFD3433	82,728,209			6.

Dollar Amounts in Thousands		(Column A) Guarantor		(Column B) Beneficiary		
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps	RCFDC968	0	RCFDC969	235,500		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	38,431		7.b.(1)
(2) Gross negative fair value	RCFDC220	0	RCFDC222	305		7.b.(2)

Dollar Amounts in Thousands		Bil	Mil	Thou	
8. Spot foreign exchange contracts	RCFD8765	4,809,718			8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")					
	RCFD3430	1,627			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.

Schedule RC-L - Continued

		Dollar Amounts in Thousands		
		Bil	Mil	Thou
10.	All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	RCFD5591	1,803,619	10.
a.	Commitments to sell when-issued securities	RCFD3435	0	10.a.
b.	TEXT5592 Unsettled Bank Time Deposits	RCFD5592	1,803,619	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.

		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Dollar Amounts in Thousands						
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 0	RCFD8694 0	RCFD8695 0	RCFD8696 0	12.a.
b.	Forward contracts	RCFD8697 0	RCFD8698 120,465,220	RCFD8699 0	RCFD8700 0	12.b.
c.	Exchange-traded option contracts:					
(1)	Written options	RCFD8701 0	RCFD8702 0	RCFD8703 0	RCFD8704 0	12.c.(1)
(2)	Purchased options	RCFD8705 0	RCFD8706 0	RCFD8707 0	RCFD8708 0	12.c.(2)
d.	Over-the-counter option contracts:					
(1)	Written options	RCFD8709 200,859	RCFD8710 0	RCFD8711 0	RCFD8712 0	12.d.(1)
(2)	Purchased options	RCFD8713 200,859	RCFD8714 0	RCFD8715 0	RCFD8716 0	12.d.(2)
e.	Swaps	RCFD3450 6,556,723	RCFD3826 717,255	RCFD8719 0	RCFD8720 0	12.e.
13.	Total gross notional amount of derivative contracts held for trading	RCFDA126 3,752,688	RCFDA127 119,824,694	RCFD8723 0	RCFD8724 0	13.
14.	Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725 3,205,753	RCFD8726 1,357,781	RCFD8727 0	RCFD8728 0	14.
a.	Interest rate swaps where the bank has agreed to pay a fixed rate	RCFDA589 3,105,753				14.a.
15.	Gross fair values of derivative contracts:					
a.	Contracts held for trading:					
(1)	Gross positive fair value	RCFD8733 194,174	RCFD8734 4,520,249	RCFD8735 2,981	RCFD8736 0	15.a.(1)
(2)	Gross negative fair value	RCFD8737 189,553	RCFD8738 4,179,581	RCFD8739 2,981	RCFD8740 0	15.a.(2)
b.	Contracts held for purposes other than trading:					
(1)	Gross positive fair value	RCFD8741 105,002	RCFD8742 98,186	RCFD8743 0	RCFD8744 0	15.b.(1)
(2)	Gross negative fair value	RCFD8745 25,012	RCFD8746 125,845	RCFD8747 0	RCFD8748 0	15.b.(2)

Schedule RC-M - Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCFD6164		523,459		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		8		1.b.
2. Intangible assets other than goodwill:					
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		68,743		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCFD0426		68,743		2.d.
3. Other real estate owned:					
a. Direct and indirect investments in real estate ventures	RCFD5372		0		3.a.
b. All other real estate owned:					
(1) Construction, land development, and other land in domestic offices	RCON5508		0		3.b.(1)
(2) Farmland in domestic offices	RCON5509		0		3.b.(2)
(3) 1-4 family residential properties in domestic offices	RCON5510		221		3.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices	RCON5511		0		3.b.(4)
(5) Nonfarm nonresidential properties in domestic offices	RCON5512		0		3.b.(5)
(6) Foreclosed properties from "GNMA loans"	RCNC979		0		3.b.(6)
(7) In foreign offices	RCFN5513		0		3.b.(7)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	RCFD2150		221		3.c.
4. Investments in unconsolidated subsidiaries and associated companies:					
a. Direct and indirect investments in real estate ventures	RCFD5374		0		4.a.
b. All other investments in unconsolidated subsidiaries and associated companies	RCFD5375		0		4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	RCFD2130		0		4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (1)					
(a) One year or less	RCFDF055		150,000		5.a.(1)(a)
(b) Over one year through three years	RCFDF056		135,156		5.a.(1)(b)
(c) Over three years through five years	RCFDF057		100,000		5.a.(1)(c)
(d) Over five years	RCFDF058		235,100		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		150,000		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		2,598,569		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		23,443		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		2,452,759		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		3,242,268		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

		Dollar Amounts in Thousands		
		Bil	Mil	Thou
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	RCFDB570	89,853	507	

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

		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
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCFDF065		59,284	

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	RCONE172 0	RCONE174 0	RCONE176 0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONE173 64,960	RCONE175 0	RCONE177 0	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 21,996	RCON5399 681	RCON5400 803	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens	RCONC236 67,810	RCONC237 9,421	RCONC229 5,558	1.c.(2)(a)
(b) Secured by junior liens	RCONC238 34	RCONC239 23	RCONC230 18	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499 7,071	RCON3500 1,166	RCON3501 1,354	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONE178 37,318	RCONE180 0	RCONE182 0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONE179 9,406	RCONE181 0	RCONE183 20,668	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 410,888	RCFD1252 968	RCFD1253 9,688	4.a.
b. To non-U.S. addressees (domicile)	RCFD1254 541	RCFD1255 0	RCFD1256 9,981	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 67,719	RCFDB579 1,139	RCFDB580 4,876	5.b.
6. Loans to foreign governments and official institutions	RCFD5389 0	RCFD5390 0	RCFD5391 0	6.
7. All other loans	RCFD5459 77,037	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	0	RCFDF170	0	RCFDF171	0	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	28,732	RCFD5613	1,353	RCFD5614	1,354	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") ..	RCFD5615	28,732	RCFD5616	1,353	RCFD5617	1,354	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 (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCFD6558	36,544	RCFD6559	0	RCFD6560	0	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. Interest rate, foreign exchange rate, and other commodity and equity contracts: 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	20,824		M.7.
8. Nonaccrual assets sold during the quarter	RCFDC411	0		M.8.

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

All banks must complete items 1 through 3, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007 Report of Condition must complete items 4 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	64,927,827			1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	RCFDF237	48,486,447			2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFNF234	48,481,491			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	60,010,337			4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	RCFDF239	49,172,748			5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above)	RCFNF235	49,171,759			6.

Memorandum

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 \$100,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less	RCONF049	1,937,371			M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only)	RCONF050	N/A			M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000	RCONF051	14,298,104			M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000	RCONF052	11579			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	173,232			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	32,673			M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000	RCONF048	67			M.1.d.(2)

(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 without taking into account the temporary increase in deposit insurance in effect through December 31, 2009.

Schedule RC-O - Continued

Memorandum (continued)

Dollar Amounts in Thousands		Bil	Mil	Thou	
<p>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</p>					
<p>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)</p>					M.2.
	RCON5597		7,278,319		
<p>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:</p>					
<p>a. Legal Title TEXTA545</p>					M.3.a.
<p>b. FDIC Certificate Number</p>					M.3.b.
	RCONA545		00000		
<p>Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program.</p>					
<p>4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):</p>					
<p>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)</p>					M.4.a.
	RCONG167		9,707,585		
<p>b. Number of noninterest-bearing transaction accounts of more than \$250,000</p>					M.4.b.
	RCONG168		1504		

(2) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2007, 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 the temporary increase in deposit insurance in effect through December 31, 2009.

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 ⁽¹⁾ 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 ⁽²⁾ from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾					
a. Closed-end first liens	RCONF066		11,699		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)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾					
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)
3. 1-4 family residential mortgage loans sold during the quarter:					
a. Closed-end first liens	RCONF070		712		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)
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):					
a. Closed-end first liens	RCONF072		158		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)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):					
a. Closed-end 1-4 family residential mortgage loans	RIADF184		3		5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	RIADF560		0		5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter :					
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, 2007, Report of Condition.

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

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

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

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

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	
ASSETS							
1. Loans and leases		RCFDF243	RCFDF682	RCFDF690	RCFDF244	RCFDF245	1.
		0	0	0	0	0	
2. Trading assets		RCFDF246	RCFDF683	RCFDF691	RCFDF247	RCFDF248	2.
		3,068,412	0	0	3,068,412	0	
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above)		RCFDF240	RCFDF684	RCFDF692	RCFDF241	RCFDF242	2.a.
		0	0	0	0	0	
3. All other financial assets and servicing assets		RCFDF249	RCFDF685	RCFDF693	RCFDF250	RCFDF251	3.
		0	0	0	0	0	
LIABILITIES							
4. Deposits		RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	4.
		0	0	0	0	0	
5. Trading liabilities		RCFDF255	RCFDF687	RCFDF695	RCFDF256	RCFDF257	5.
		2,723,123	0	0	2,723,123	0	
6. All other financial liabilities and servicing liabilities		RCFDF258	RCFDF688	RCFDF696	RCFDF259	RCFDF260	6.
		0	0	0	0	0	
7. Loan commitments (not accounted for as derivatives)		RCFDF261	RCFDF689	RCFDF697	RCFDF262	RCFDF263	7.
		0	0	0	0	0	

Schedule RC-R - Regulatory Capital

Dollar Amounts in Thousands		Bil	Mil	Thou	
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28)	RCFD3210	4,286,442			1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if gain, report as positive value; if loss, report as negative value) ⁽¹⁾	RCFD8434	(205,009)			2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities ⁽¹⁾ (report loss as a positive value)	RCFDA221	0			3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ⁽¹⁾ (if a gain, report as a positive value; if a loss, report as a negative value)	RCFD4336	(268,622)			4.
5. LESS: Nonqualifying perpetual preferred stock	RCFDB588	0			5.
6. Qualifying minority interests in consolidated subsidiaries	RCFDB589	0			6.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets	RCFDB590	374,828			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)	RCFDE264	0			7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCFDC227	4,385,245			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	0			10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	RCFD8274	4,385,245			11.
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock	RCFD5306	1,138,715			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	172,465			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	1,311,180			17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCFD8275	1,311,180			18.
19. Tier 3 capital allocated for market risk	RCFD1395	0			19.
20. LESS: Deductions for total risk-based capital	RCFDB595	23,152			20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	RCFD3792	5,673,273			21.
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	RCFD3368	68,432,630			22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCFDB590	374,828			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	68,057,802			27.
Adjustments for financial subsidiaries					
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)		
31. Tier 1 leverage ratio ⁽²⁾	RCFD7273	0	RCFD7204	6.44	31.
32. Tier 1 risk-based capital ratio ⁽³⁾	RCFD7274	0	RCFD7206	10.87	32.
33. Total risk-based capital ratio ⁽⁴⁾	RCFD7275	0	RCFD7205	14.06	33.

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

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

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

Schedule RC-R - Continued

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

Balance Sheet Asset Categories

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk- Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Dollar Amounts in Thousands							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCFD0010 28,631,505	RCFDC869 0	RCFDB600 9,357,126	RCFDB601 19,274,379		RCFDB602 0	34.
35. Held-to-maturity securities	RCFD1754 897,750	RCFDB603 0	RCFDB604 1,936	RCFDB605 802,747	RCFDB606 615	RCFDB607 92,452	35.
36. Available-for-sale securities	RCFD1773 13,723,709	RCFDB608 (306,161)	RCFDB609 632,905	RCFDB610 13,354,583	RCFDB611 22,752	RCFDB612 19,630	36.
37. Federal funds sold and securities purchased under agreements to resell	RCFDC225 1,489,920		RCFDC063 33,570	RCFDC064 1,456,350		RCFDB520 0	37.
38. Loans and leases held for sale	RCFD5369 158	RCFDB617 0	RCFDB618 0	RCFDB619 0	RCFDB620 158	RCFDB621 0	38.
39. Loans and leases, net of unearned income	RCFDB528 18,983,240	RCFDB622 0	RCFDB623 454,966	RCFDB624 514,957	RCFDB625 3,101,429	RCFDB626 14,911,888	39.
40. LESS: Allowance for loan and lease losses	RCFD3123 152,920	RCFD3123 152,920					40.
41. Trading assets	RCFD3545 3,068,412	RCFDB627 3,068,412	RCFDB628 0	RCFDB629 0	RCFDB630 0	RCFDB631 0	41.
42. All other assets ⁽¹⁾	RCFDB639 3,791,815	RCFDB640 374,828	RCFDB641 213,572	RCFDB642 119,820	RCFDB643 12,900	RCFD5339 3,070,695	42.
43. Total assets (sum of items 34 through 42)	RCFD2170 70,433,589	RCFDB644 2,984,159	RCFD5320 10,694,075	RCFD5327 35,522,836	RCFD5334 3,137,854	RCFD5340 18,094,665	43.

(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	
	3,626,444	1.00	3,626,444	0	634,957	16,214	2,975,273	44.
45. Performance standby letters of credit	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654	
	307,957	.50	153,979	0	5,864	0	148,115	45.
46. Commercial and similar letters of credit	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659	
	16,812	.20	3,362	0	678	0	2,684	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	
	82,728,209	1.00	82,728,209	81,070,557	1,657,652	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	
	1,627	1.00	1,627	0	1,627	0	0	52.
53. Unused commitments with an original maturity exceeding one year	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691	
	16,431,850	.50	8,215,925	0	933,541	0	7,282,384	53.
54. Derivative contracts			RCFDA167	RCFDB693	RCFDB694	RCFDB695		
			6,757,354	0	3,017,460	3,739,894		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)	(Column D)	(Column E)	(Column F)	
	Allocation by Risk Weight Category 0%	Allocation by Risk Weight Category 20%	Allocation by Risk Weight Category 50%	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 91,764,632	RCFDB697 41,774,615	RCFDB698 6,893,962	RCFDB699 28,503,121	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 8,354,923	RCFDB702 3,446,981	RCFDB703 28,503,121	57.
58. Market risk equivalent assets				RCFD1651 45,810	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 40,350,835	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 40,350,835	62.

Memoranda

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCFDC8764	5,366,894		M.1.

Dollar Amounts in Thousands	(Column A)		(Column B)		(Column C)		
	With a remaining maturity of one year of less		With a remaining maturity of over one year through five years		With a remaining maturity of over five years		
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	RCFD3809	1,815,823	RCFD8766	2,690,759	RCFD8767	2,251,000	M.2.a.
b. Foreign exchange contracts	RCFD3812	114,541,917	RCFD8769	3,956,441	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	0	RCFDA002	0	M.2.f.
a. Credit derivative contracts:							
(1) Investment grade	RCFDC980	78,000	RCFDC981	157,500	RCFDC982	0	M.2.a.(1)
(2) Subinvestment grade	RCFDC983	0	RCFDC984	0	RCFDC985	0	M.2.a.(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		7,617	M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	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 ⁽²⁾	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 instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T - Fiduciary and Related Services

Items 12 through 18, items 19.a through 23, and Memorandum item 4 will not be made available to the public on an individual institution basis.

		Yes/No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	RCFDA345	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?	RCFDA346	YES	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	RCFDB867	YES	3.

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

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

- Items 4 through 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 36,923,477	RCFDB869 122,486,021	RCFDB870 9118	RCFDB871 10565	4.
5. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution	RCFDB872 31,137,361	RCFDB873 125,860,544	RCFDB874 184	RCFDB875 2134	5.a.
b. Employee benefit - defined benefit	RCFDB876 77,297,612	RCFDB877 828,867,147	RCFDB878 483	RCFDB879 16178	5.b.
c. Other retirement accounts	RCFDB880 8,259,219	RCFDB881 34,500,741	RCFDB882 2806	RCFDB883 1991	5.c.
6. Corporate trust and agency accounts	RCFDB884 0	RCFDB885 0	RCFDC001 0	RCFDC002 0	6.
7. Investment management agency accounts	RCFDB886 184,866,728		RCFDB888 6551		7.
8. Other fiduciary accounts	RCFDB890 50,058,234	RCFDB891 1,277,737,376	RCFDB892 1948	RCFDB893 17569	8.
9. Total fiduciary accounts (sum of items 4 through 8)	RCFDB894 388,542,631	RCFDB895 2,389,451,829	RCFDB896 21090	RCFDB897 48437	9.
10. Custody and safekeeping accounts		RCFDB898 64,947,356		RCFDB899 2076	10.

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 26,330,855	RCFNB901 943,983,393	RCFNB902 41	RCFNB903 8902

11.

FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands			
	Bil	Mil	Thou
12. Personal trust and agency accounts	RIADB904	CONF	
13. Retirement related trust and agency accounts:			
a. Employee benefit - defined contribution	RIADB905	CONF	
b. Employee benefit - defined benefit	RIADB906	CONF	
c. Other retirement accounts	RIADB907	CONF	
14. Corporate trust and agency accounts	RIADA479	CONF	
15. Investment management agency accounts	RIADB908	CONF	
16. Other fiduciary accounts	RIADA480	CONF	
17. Custody and safekeeping accounts	RIADB909	CONF	
18. Other fiduciary and related services income	RIADB910	CONF	
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	RIAD4070	1,682,698	
a. Fiduciary and related services income - foreign offices (included in item 19)	RIADB912	CONF	
20. Less: Expenses	RIADC058	CONF	
21. Less: Net losses from fiduciary and related services	RIADA488	CONF	
22. Plus: Intracompany income credits for fiduciary and related services	RIADB911	CONF	
23. Net fiduciary and related services income	RIADA491	CONF	

12.

13.a.

13.b.

13.c.

14.

15.

16.

17.

18.

19.

19.a.

20.

21.

22.

23.

Schedule RC-T - Continued

Memoranda

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
1. Managed assets held in personal trust and agency accounts:				
a. Noninterest-bearing deposits	RCFDB913		0	M.1.a.
b. Interest-bearing deposits	RCFDB914		1,754	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	RCFDB915		1,454,418	M.1.c.
d. State, county and municipal obligations	RCFDB916		4,374,561	M.1.d.
e. Money market mutual funds	RCFDB917		10,155,661	M.1.e.
f. Other short-term obligations	RCFDB918		3,058,205	M.1.f.
g. Other notes and bonds	RCFDB919		1,618,007	M.1.g.
h. Common and preferred stocks	RCFDB920		12,735,696	M.1.h.
i. Real estate mortgages	RCFDB921		12,470	M.1.i.
j. Real estate	RCFDB922		870,266	M.1.j.
k. Miscellaneous assets	RCFDB923		2,642,439	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		36,923,477	M.1.l.

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	2. Corporate trust and agency accounts:				
a. Corporate and municipal trusteeships	RCFDB927	0	RCFDB928	0	M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency	RCFDB929	0			M.2.b.

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	3. Collective investment funds and common trust funds:				
a. Domestic equity	RCFDB931	51	RCFDB932	59,322,022	M.3.a.
b. International/Global equity	RCFDB933	24	RCFDB934	13,873,963	M.3.b.
c. Stock/Bond blend	RCFDB935	0	RCFDB936	0	M.3.c.
d. Taxable bond	RCFDB937	23	RCFDB938	51,482,986	M.3.d.
e. Municipal bond	RCFDB939	0	RCFDB940	0	M.3.e.
f. Short term investments/Money market	RCFDB941	12	RCFDB942	64,321,894	M.3.f.
g. Specialty/Other	RCFDB943	2	RCFDB944	133,013	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	RCFDB945	112	RCFDB946	189,133,878	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 CONF'	RIADB948 CONF'	RIADB949 CONF'	M.4.a.
b. Retirement related trusts and agency accounts	RIADB950 CONF'	RIADB951 CONF'	RIADB952 CONF'	M.4.b.
c. Investment management agency accounts	RIADB953 CONF'	RIADB954 CONF'	RIADB955 CONF'	M.4.c.
d. Other fiduciary accounts and related services	RIADB956 CONF'	RIADB957 CONF'	RIADB958 CONF'	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 CONF'	RIADB960 CONF'	RIADB961 CONF'	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

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(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. However, the information reported in Schedule RC-T, items 12 through 18, items 19.a through 23, and Memorandum item 4, is regarded as confidential and will not be released to the public. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.** Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., **DO NOT** enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

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

Comments? NO
(RCON 6979)

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