# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2009

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

# Schedule RC—Balance Sheet

Per Call include all Pass Through Reserve Balances (EBA Agent) in line item RC.1.b. RCON0071 Cash and balances due from depository institutions: Interest-bearing balances.

	Dollar Amounts	s in Thousands	RCON	Bil	Mil	Thou	
ASSETS							
1. Cash and balances due from depository institutions (from Schedule	RC-A):						
a. Noninterest-bearing balances and currency and coin <sup>1</sup>	0081				1.a.		
b. Interest-bearing balances <sup>2</sup>	0071				1.b.		
2. Securities:							
a. Held-to-maturity securities (from Schedule RC-B, column A)		1754				2.a.	
b. Available-for-sale securities (from Schedule RC-B, column D)		1773				2.b.	
3. Federal funds sold and securities purchased under agreements to r	esell:						
a. Federal funds sold		B987				3.a.	
b. Securities purchased under agreements to resell <sup>3</sup>		B989				3.b.	
4. Loans and lease financing receivables (from Schedule RC-C):							
a. Loans and leases held for sale		5369				4.a.	
b. Loans and leases, net of unearned income	B528						4.b.
c. LESS: Allowance for loan and lease losses	3123						4.c.
d. Loans and leases, net of unearned income and allowance (item	4.b minus 4.c)		B529				4.d.
5. Trading assets (from Schedule RC-D)							5.
6. Premises and fixed assets (including capitalized leases)		2145				6.	
7. Other real estate owned (from Schedule RC-M)					7.		
8. Investments in unconsolidated subsidiaries and associated compan	2130				8.		
9. Direct and indirect investments in real estate ventures	3656				9.		
10. Intangible assets:							
a. Goodwill	3163				10.a.		
b. Other intangible assets (from Schedule RC-M)	0426				10.b.		
11. Other assets (from Schedule RC-F)							11.
12. Total assets (sum of items 1 through 11)			2170				12.

<sup>&</sup>lt;sup>1</sup> Includes cash items in process of collection and unposted debits.

<sup>&</sup>lt;sup>2</sup> Includes time certificates of deposit not held for trading.

<sup>&</sup>lt;sup>3</sup> Includes all securities resale agreements, regardless of maturity.

FFIEC 031 and 041 RC - BALANCE SHEET

# Item No. Caption and Instructions

**1.a** <u>Include</u> as noninterest-bearing balances due from depository institutions: (cont.)

(1) Noninterest-bearing balances due from the reporting bank's correspondents, including amounts that its correspondent is to pass through or already has passed through to a Federal Reserve Bank on behalf of the reporting bank (see the Glossary entry for "pass-through reserve balances" for further discussion).

- (2) Noninterest-bearing balances that reflect deposit credit received by the reporting bank because of credit or debit card sales slips that had been forwarded for collection. (Until credit has been received, report as noncash items in process of collection in Schedule RC-F, item 6, "All other assets.")
- (3) Amounts that the reporting bank has <u>actually</u> passed through to a Federal Reserve Bank on behalf of its respondent depository institutions (see the Glossary entry for "pass-through reserve balances" for further discussion).

**Exclude** from noninterest-bearing balances due from depository institutions:

- (1) Balances due from Federal Reserve Banks (report as interest-bearing balances due from depository institutions in Schedule RC, item 1.b).
- (2) Deposit accounts "due to" other depository institutions that are overdrawn (report in Schedule RC-C, part I, item 2, "Loans to depository institutions and acceptances of other banks").
- (3) All noninterest-bearing balances that the reporting bank's trust department maintains with other depository institutions.
- Interest-bearing balances. Report all interest-bearing balances due from depository institutions whether in the form of savings or time balances, including certificates of deposit, but excluding certificates of deposit held for trading. Include balances due from Federal Reserve Banks (including required reserve, excess, and clearing balances), commercial banks in the U.S., other depository institutions in the U.S., Federal Home Loan Banks, banks in foreign countries, and foreign central banks. Include the fair value of interest-bearing balances due from depository institutions that are accounted for at fair value under a fair value option.

On the FFIEC 031, the components of this item will also be included in the appropriate items of Schedule RC-A, column A. On the FFIEC 041, for banks with \$300 million or more in total assets, the components of this item will also be included in the appropriate items of Schedule RC-A.

Exclude from interest-bearing balances:

- (1) Loans to depository institutions and acceptances of other banks (report in Schedule RC-C, part I, item 2).
- (2) All interest-bearing balances that the reporting bank's trust department maintains with other depository institutions.
- (3) Certificates of deposit held for trading (report in Schedule RC, item 5).

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

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

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1.	Cash items in process of collection, unposted debits, and currency and coin:					
	a. Cash items in process of collection and unposted debits	0020				1.a
	b. Currency and coin	0080				1.b
2.	Balances due from depository institutions in the U.S.:					
	a. U.S. branches and agencies of foreign banks	0083				2.a
		0085				2.t
3.	Balances due from banks in foreign countries and foreign central banks:					
	a. Foreign branches of other U.S. banks	0073				3.8
	b. Other banks in foreign countries and foreign central banks	0074				3.b
4.	Balances due from Federal Reserve Banks	0090				4.
	Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010				5.

Per Call include all Pass Through Reserve Balances (EBA Agent) in line item RC-A.2.b. RCON0085 Balances due from depository institutions in the U.S.: Other commercial banks in the U.S. and other depository institutions in the U.S.

# Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity									Available-for-sale							
		`	mn A)		(Column B)				(Column C)				(Column D)				
	Amortized Cost			Fair Value				Amortized Cost				Fair Value					
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. U.S. Treasury securities	0211				0213				1286				1287				1.
2. U.S. Government agency																	
obligations (exclude																	
mortgage-backed																	
securities):																	
<ol><li>a. Issued by U.S.</li></ol>																	
Government															1	1	
agencies <sup>1</sup>	1289				1290				1291				1293				2.a.
b. Issued by U.S.																	
Government-																	
sponsored agencies <sup>2</sup>	1294				1295				1297				1298				2.b.
<ol><li>Securities issued by</li></ol>																	
states and political																	
subdivisions in the U.S	8496				8497				8498				8499				3.

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

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

FFIEC 031 and 041 RC-A - CASH AND DUE FROM

# Item No. Caption and Instructions

1.a Cash items in process of collection and unposted debits. Report (on the FFIEC 031, in column B) the total amount outstanding (at domestic offices) of cash items in process of collection and unposted debits that are immediately payable upon presentation in the United States.

- **1.b** Currency and coin. Report (on the FFIEC 031, in column B) all currency and coin owned and held (in domestic offices) by the reporting bank.
- Balances due from depository institutions in the U.S. On the FFIEC 031, report this item as a single total for the domestic offices of the bank in column B, but with a breakdown between balances due from U.S. branches and agencies of foreign banks, including their IBFs, (Schedule RC-A, item 2.a) and balances due from other commercial banks in the U.S. and other depository institutions in the U.S., including their IBFs, (Schedule RC-A, item 2.b) for the fully consolidated bank in column A. On the FFIEC 041, report balances due from U.S. branches and agencies of foreign banks in Schedule RC-A, item 2.a, and balances due from other commercial banks in the U.S. and other depository institutions in the U.S. in Schedule RC-A, item 2.b.

Depository institutions in the U.S. cover:

- (1) U.S. branches and agencies of foreign banks (refer to the Glossary entry for "banks, U.S. and foreign" for the definition of this term); and
- (2) All other depository institutions in the U.S., i.e.,
  - (a) U.S. branches of U.S. banks (refer to the Glossary entry for "banks, U.S. and foreign");
  - (b) savings or building and loan associations, homestead associations, and cooperative banks;
  - (c) mutual and stock savings banks; and
  - (d) credit unions.

For purposes of this schedule, also include Federal Home Loan Banks in "all other depository institutions in the U.S."

Balances due from such institutions cover all interest-bearing and noninterest-bearing balances whether in the form of demand, savings, or time balances, including certificates of deposit, but <u>excluding</u> certificates of deposit held for trading. Balances, as reported in these items, should reflect funds on deposit at other depository institutions in the U.S. for which the reporting bank has already received credit and which are subject to immediate withdrawal. Balances for which the bank has not yet received credit and balances representing checks or drafts for which immediate credit has been given but which are not subject to immediate withdrawal are to be reported as "cash items in process of collection."

Included in the amounts to be reported as balances due from depository institutions in the U.S. are:

(1) Balances due from the reporting bank's correspondents, including amounts that its correspondent is to pass through or already has passed through to a Federal Reserve Bank on behalf of the reporting bank (see the Glossary entry for "pass-through reserve balances" for further discussion).

FFIEC 031 and 041 RC-A-4 RC-A - CASH AND DUE FROM (3-08)

FFIEC 031 and 041 **RC-A - CASH AND DUE FROM** 

#### **Caption and Instructions** Item No.

2 (2) Balances that reflect deposit credit received by the reporting bank because of credit or (cont.) debit card sales slips that had been forwarded for collection. (Until credit has been received, report as noncash items in process of collection in Schedule RC-F, item 6, "All other assets.")

Exclude from Schedule RC-A, items 2, 2.a, and 2.b:

- (1) Cash items in process of collection (including cash letters and "ledger credit" items) and unposted debits (report in Schedule RC-A, item 1, above).
- (2) All balances that the reporting bank's trust department maintains with other depository institutions.
- (3) Loans to depository institutions (report in Schedule RC-C, part I, item 2).
- (4) Certificates of deposit held for trading (report in Schedule RC, item 5).
- 2.a U.S. branches and agencies of foreign banks (including their IBFs). Report (on the FFIEC 031, in column A) all balances due from U.S. branches and agencies of foreign banks (including their IBFs).
- 2.b Other depository institutions in the U.S. (including their IBFs). Report (on the FFIEC 031, in column A) all balances due from depository institutions in the U.S., other than U.S. branches and agencies of foreign banks.
- 3 Balances due from banks in foreign countries and foreign central banks. On the FFIEC 031, report this item as a single total for the domestic offices of the bank in column B, but with a breakdown between balances due from foreign branches of other U.S. banks (Schedule RC-A, item 3.a) and balances due from other banks in foreign countries and foreign central banks (Schedule RC-A, item 3.b) for the fully consolidated bank in column A. On the FFIEC 041, report balances due from foreign branches of other U.S. banks in Schedule RC-A, item 3.a, and balances due from other banks in foreign countries and foreign central banks in Schedule RC-A, item 3.b.

Banks in foreign countries cover:

- (1) foreign-domiciled branches of other U.S. banks; and
- (2) foreign-domiciled branches of foreign banks.

See the Glossary entry for "banks, U.S. and foreign" for a description of banks in foreign countries.

For purposes of this item, foreign central banks cover:

- Central banks in foreign countries;
- (2) Departments of foreign central governments that have, as an important part of their functions, activities similar to those of a central bank;

FFIEC 031 and 041 RC-A-5 **RC-A - CASH AND DUE FROM** (3-06)

# Schedule RC-R—Continued

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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).

Per Call include all Pass Through Reserve (Column A) (Column B) (Column C) (Column D) (Column E) (Column F) Balances (EBA Agent) in line item RC-R.34(C) Totals Items Not RCONB600 Cash and balances due from Allocation by Risk Weight Category depository institutions (Column C) 0% Risk (from Subject to Weighting. 100% Schedule RC) 0% 20% 50% Risk-Weighting Dollar Amounts in Thousands Bil Mil Thou **Balance Sheet Asset Categories** 34. Cash and balances due from depository institutions RCON CCCO RCON B600 RCON B601 RCON B602 **RCON 0010** (Column A equals the sum of Schedule RC items 1.a and 1.b)..... 34. **RCON 1754** RCON B603 RCON B604 RCON B605 RCON B606 RCON B607 35. Held-to-maturity securities ..... 35. **RCON 1773** RCON B611 RCON B612 RCON B608 RCON B609 RCON B610 36. Available-for-sale securities ..... 36. RCON C225 RCON C063 RCON C064 RCON B520 37. Federal funds sold and securities purchased under agreements to resell..... 37. **RCON 5369** RCON B617 **RCON B618** RCON B619 RCON B620 RCON B621 38. Loans and leases held for sale ..... 38. RCON B528 RCON B622 RCON B623 RCON B624 RCON B625 RCON B626 39. Loans and leases, net of unearned income ..... 39. **RCON 3123 RCON 3123** 40. LESS: Allowance for loan and lease losses...... 40. **RCON 3545** RCON B627 RCON B628 RCON B629 RCON B630 RCON B631 41. Trading assets..... 41. RCON B639 RCON B640 RCON B641 RCON B642 RCON B643 **RCON 5339** 42. All other assets<sup>1</sup> 42. **RCON 2170** RCON B644 **RCON 5320 RCON 5327 RCON 5334 RCON 5340** 43. Total assets (sum of items 34 through 42)..... 43.

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

### **Balance Sheet Asset Categories (cont.)**

residual interests, and loans. These exposures should be reported in the appropriate items of Schedule RC-R. In addition, any noncontrolling (minority) interests in consolidated ABCP programs are not eligible for inclusion in Tier 1 capital (or total risk-based capital) and should not be included in Schedule RC-R, item 6, "Qualifying noncontrolling (minority) interests in consolidated subsidiaries," if the bank excludes the consolidated ABCP program assets from risk-weighted assets as permitted by the agencies' risk-based capital standards.

Allocated Transfer Risk Reserve (ATRR) – If the reporting bank is required to establish and maintain an ATRR as specified in Section 905(a) of the International Lending Supervision Act of 1983, the ATRR should be reported in Schedule RC-R, item 61. The ATRR is not eligible for inclusion in either Tier 1 or Tier 2 capital.

Any ATRR related to loans and leases held for investment is included on the balance sheet in Schedule RC, item 4.c., "Allowance for loan and lease losses," and separately disclosed in Schedule RI-B, part II, Memorandum item 1. However, if the bank must maintain an ATRR for any asset other than a loan or lease held for investment, the balance sheet category for that asset should be reported net of the ATRR on Schedule RC. In this situation, the ATRR should be reported as a negative number (i.e., in parentheses) in column B, "Items Not Subject to Risk-Weighting," of the corresponding asset category in Schedule RC-R, items 34 through 38, 41, and 42. The amount to be risk-weighted for this asset in column C, D, E, or F, as appropriate, would be its net carrying value plus the ATRR. For example, a bank has a held-to-maturity security issued by a foreign commercial company against which it has established an ATRR of \$20. The security, net of the ATRR, is included in Schedule RC, item 2.a, "Held-to-maturity securities," at \$80. The security should be included in Schedule RC-R, item 35, column A, at \$80. The bank should include \$(20) in Schedule RC-R, item 35, column B, and \$100 in item 35, column F.

# Item No. Caption and Instructions

- 34 <u>Cash and balances due from depository institutions.</u> Report in column A the amount of cash and balances due from depository institutions reported in Schedule RC, sum of items 1.a and 1.b.
  - In column C--0% risk weight, include the amount of currency and coin plus any balances due from Federal Reserve Banks reported in Schedule RC, item 1.a and any balances due from central banks in other OECD countries reported in Schedule RC, items 1.a and 1.b.
  - In column F--100% risk weight, include balances due from non-OECD depository institutions with remaining maturities of over one year, all non-local currency claims on non-OECD central banks, and local currency claims on non-OECD central banks that exceed the local currency liability held by the bank.
  - In column D--20% risk weight, include all other amounts that are not reported in column C or F.

If the reporting bank is the correspondent bank in a pass-through reserve balance relationship, report in column C the amount of its own reserves as well as those reserve balances actually passed through to a Federal Reserve Bank on behalf of its respondent depository institutions.

If the reporting bank is the respondent bank in a pass-through reserve balance relationship, report in column C the amount of the bank's reserve balances due from its correspondent

See remainder of description on next page

# Item No. Caption and Instructions

**34** (cont.)

bank that its correspondent has actually passed through to a Federal Reserve Bank on the reporting bank's behalf, i.e., for purposes of this item, treat these balances as balances due from a Federal Reserve Bank. This treatment differs from that required in Schedule RC-A, item 2, "Balances due from depository institutions in the U.S.," which treats pass-through reserve balances held by a bank's correspondent as balances due from a depository institution as opposed to balances due from the Federal Reserve.

- 35 <u>Held-to-maturity securities.</u> Report in column A the amortized cost of held-to-maturity (HTM) securities reported in Schedule RC, item 2.a.
  - In column B, include as a negative number the amortized cost of those mortgage-backed securities, asset-backed securities, and structured financial products reported in Schedule RC-B, item 4.a.(3), column A, "Other pass-through securities"; item 4.b.(2), column A, Other residential mortgage-backed securities "Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA"; item 4.b.(3), column A, "All other residential MBS"; item 4.c.(1), column A, "Commercial mortgage pass-through securities"; item 4.c.(2), column A, "Other commercial MBS"; item 5.a, column A, "Asset-backed securities"; and items 5.b.(1) through (3), column A, "Structured financial products," that are rated one category below investment grade, e.g., BB, and to which the bank applies the ratings-based approach.
  - In column C-0% risk weight, include the amounts reported in Schedule RC-B, column A, for item 1, "U.S. Treasury securities," item 2.a, Securities "Issued by U.S. Government agencies," and item 4.a.(1), Residential mortgage pass-through securities "Guaranteed by GNMA." Also include the portions of Schedule RC-B, item 4.b.(1), column A, Other residential mortgage-backed securities "Issued or guaranteed by FNMA, FHLMC, or GNMA," and items 4.c.(1) and (2), column A, "Commercial MBS," that represent the amortized cost of GNMA securities.
  - In column D-20% risk weight, include the amounts reported in Schedule RC-B, column A, for item 2.b, Securities "Issued by U.S. Government-sponsored agencies," and item 4.a.(2), Residential mortgage pass-through securities "Issued by FNMA and FHLMC." Include the portion of Schedule RC-B, item 3, column A, "Securities issued by states and political subdivisions in the U.S.," that represents the amortized cost of general obligation securities, and the portions of Schedule RC-B, item 4.b.(1), column A, Other residential mortgage-backed securities "Issued or guaranteed by FNMA, FHLMC, or GNMA," and items 4.c.(1) and (2), column A, "Commercial MBS," that represent the amortized cost of FHLMC and FNMA securities (excluding principal-only strips, which must be assigned a 100 percent risk weight). Also include the portion of Schedule RC-B, item 4.b.(2), column A, Other residential mortgage-backed securities "Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA," that represents the amortized cost of senior interests in such securities (excluding principal-only strips, which must be assigned a 100 percent risk weight). Also include the portions of Schedule RC-B, item 4.a.(3), column A, "Other pass-through securities," item 4.b.(2), column A, Other residential mortgage-backed securities "Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA," item 4.b.(3), column A, "All other residential MBS"; item 4.c.(1), column A. "Commercial mortgage pass-through securities": item 4.c.(2), column A, "Other commercial MBS"; item 5.a, column A, "Asset-backed securities"; and items 5.b.(1) through (3), column A, "Structured financial products," that represents the amortized cost of securities that are rated in the highest or second highest investment grade, e.g., AAA or AA, in the case of long-term ratings, or in the highest rating category, e.g., A-1 or P-1, in the case of short-term ratings (excluding principal-only strips, which must be assigned a 100 percent risk weight).