



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

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**Disclosure of Estimated Burden**

The estimated average burden associated with this information collection is 41.3 hours per respondent and is estimated to vary from 16 to 650 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

Secretary  
Board of Governors of the Federal Reserve System  
Washington, D.C. 20551

Legislative and Regulatory Analysis Division  
Office of the Comptroller of the Currency  
Washington, D.C. 20219

Assistant Executive Secretary  
Federal Deposit Insurance Corporation  
Washington, D.C. 20429

For information or assistance, National and State nonmember banks should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

## 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

\_\_\_\_\_  
Name (TEXT C490)

\_\_\_\_\_  
Title (TEXT C491)

\_\_\_\_\_  
E-mail Address (TEXT C492)

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

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C494)

### Other Person to Whom Questions about the Reports Should be Directed

\_\_\_\_\_  
Name (TEXT C495)

\_\_\_\_\_  
Title (TEXT C496)

\_\_\_\_\_  
E-mail Address (TEXT 4086)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT 8902)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT 9118)

## 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

\_\_\_\_\_  
Name (TEXT C366)

\_\_\_\_\_  
Title (TEXT C367)

\_\_\_\_\_  
E-mail Address (TEXT C368)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C369)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C370)

### Secondary Contact

\_\_\_\_\_  
Name (TEXT C371)

\_\_\_\_\_  
Title (TEXT C372)

\_\_\_\_\_  
E-mail Address (TEXT C373)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C374)

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

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

### Primary Contact

\_\_\_\_\_  
Name (TEXT C437)

\_\_\_\_\_  
Title (TEXT C438)

\_\_\_\_\_  
E-mail Address (TEXT C439)

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

### Third Contact

\_\_\_\_\_  
Name (TEXT C870)

\_\_\_\_\_  
Title (TEXT C871)

\_\_\_\_\_  
E-mail Address (TEXT C872)

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

### Secondary Contact

\_\_\_\_\_  
Name (TEXT C442)

\_\_\_\_\_  
Title (TEXT C443)

\_\_\_\_\_  
E-mail Address (TEXT C444)

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

### Fourth Contact

\_\_\_\_\_  
Name (TEXT C875)

\_\_\_\_\_  
Title (TEXT C876)

\_\_\_\_\_  
E-mail Address (TEXT C877)

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

Consolidated Report of Income  
for the period January 1, 2009–~~September 30,~~ <sup>December 31,</sup> 2009

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

Schedule RI—Income Statement

		Dollar Amounts in Thousands				
		RIAD	Bil	Mil	Thou	
<b>1. Interest income:</b>						
<b>a. Interest and fee income on loans:</b>						
<b>(1) Loans secured by real estate:</b>						
	(a) Loans secured by 1–4 family residential properties .....	4435				1.a.(1)(a)
	(b) All other loans secured by real estate .....	4436				1.a.(1)(b)
	<b>(2) Commercial and industrial loans .....</b>	4012				1.a.(2)
<b>(3) Loans to individuals for household, family, and other personal expenditures:</b>						
	(a) Credit cards .....	B485				1.a.(3)(a)
	(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	B486				1.a.(3)(b)
	<b>(4) Loans to foreign governments and official institutions .....</b>	4056				1.a.(4)
	<b>(5) All other loans<sup>1</sup> .....</b>	4058				1.a.(5)
	<b>(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) .....</b>	4010				1.a.(6)
	<b>b. Income from lease financing receivables .....</b>	4065				1.b.
	<b>c. Interest income on balances due from depository institutions<sup>2</sup> .....</b>	4115				1.c.
<b>d. Interest and dividend income on securities:</b>						
	(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) .....	B488				1.d.(1)
	(2) Mortgage-backed securities .....	B489				1.d.(2)
	(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	4060				1.d.(3)
	<b>e. Interest income from trading assets .....</b>	4069				1.e.
	<b>f. Interest income on federal funds sold and securities purchased under agreements to resell .....</b>	4020				1.f.
	<b>g. Other interest income .....</b>	4518				1.g.
	<b>h. Total interest income (sum of items 1.a.(6) through 1.g) .....</b>	4107				1.h.
<b>2. Interest expense:</b>						
<b>a. Interest on deposits:</b>						
	(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	4508				2.a.(1)
	<b>(2) Nontransaction accounts:</b>					
	(a) Savings deposits (includes MMDAs) .....	0093				2.a.(2)(a)
	(b) Time deposits of \$100,000 or more .....	A517				2.a.(2)(b)
	(c) Time deposits of less than \$100,000 .....	A518				2.a.(2)(c)
	<b>b. Expense of federal funds purchased and securities sold under agreements to repurchase .....</b>	4180				2.b.
	<b>c. Interest on trading liabilities and other borrowed money .....</b>	4185				2.c.

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

<sup>2</sup> Includes interest income on time certificates of deposit not held for trading.

