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

All banks must complete items 1 through 11, Memorandum items 1 and 5, and, if applicable, Memorandum items 2, 3, and 6 through 15 each quarter.

Dollar Amounts in Thousands	RCFD	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	F236			
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237			
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFN F234			
	RCFD			
4. Average consolidated total assets	K652			
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)	K653		Number	
		Bil	Mil	Thou
5. Average tangible equity[1]	K654			
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655			
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a. One year or less	G465			
b. Over one year through three years	G466			
c. Over three years through five years	G467			
d. Over five years	G468			
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
a. One year or less	G469			
b. Over one year through three years	G470			
c. Over three years through five years	G471			
d. Over five years	G472			
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	RCON G803			
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?	RCFD K656	YES		NO
If the answer to item 10 is "YES," complete items 10.a and 10.b.		Bil	Mil	Thou
a. Banker's bank deduction	K657			
b. Banker's bank deduction limit	K658			
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?	K659	YES		NO
If the answer to item 11 is "YES," complete items 11.a and 11.b.		Bil	Mil	Thou
a. Custodial bank deduction	K660			
b. Custodial bank deduction limit	K661			

[1] Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, item 11.

Schedule RC-O – Continued

Memoranda

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of $250,000 or less:[1]						
(1) Amount of deposit accounts (excluding retirement accounts) of $250,000 or less		F049				M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less	F050 Number					M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than $250,000:[1]						
(1) Amount of deposit accounts (excluding retirement accounts) of more than $250,000		F051				M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000	F052 Number					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		F045				M.1.c.(1)
(2) *Number* of retirement deposit accounts of $250,000 or less	F046 Number					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		F047				M.1.d.(1)
(2) *Number* of retirement deposit accounts of more than $250,000	F048 Number					M.1.d.(2)
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.[2]						
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 (see instructions)[3]		5597				M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings 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:		RCON	FDIC Cert. No.			
TEXT A545		A545				M.3.

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
4. Not applicable.						
Memorandum items 5.a and 5.b are to be completed by all banks.						
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than $250,000 (see instructions):						
a. *Amount* of noninterest-bearing transaction accounts of more than $250,000		J944				M.5.a.
b. *Number* of noninterest-bearing transaction accounts of more than $250,000	J945 Number					M.5.b.

[1] The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

[2] The $1 billion asset size test is generally based on the total assets reported on the **June 30, 2010,** 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 and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

Schedule RC-O – Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Memoranda

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou
Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.				
6. Criticized and classified items:				
a. Special mention	K663			
b. Substandard	K664			
c. Doubtful	K665			
d. Loss	K666			
7. "Nontraditional 1-4 family residential mortgage loans" as defined for	RCON			
assessment purposes only in FDIC regulations	K675			
8. "Subprime consumer loans" as defined for assessment purposes only in	RCFD			
FDIC regulations	K667			
9. "Leveraged loans and securities" as defined for assessment purposes only				
in FDIC regulations	K668			
10. Commitments to fund construction, land development, and other land loans				
secured by real estate in domestic offices:	RCON			
a. Total unfunded commitments	K676			
b. Portion of unfunded commitments guaranteed or insured by the				
U.S. government (including the FDIC)	K677			
11. Amount of other real estate owned recoverable from the U.S. government				
under guarantee or insurance provisions (excluding FDIC loss-sharing	RCFD			
agreements)	K669			
12. Nonbrokered time deposits of more than $250,000 in domestic offices	RCON			
(included in Schedule RC-E, Memorandum item 2.d)	K678			
Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.				
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):				
a. Construction, land development, and other land loans secured by				
real estate in domestic offices	K679			
b. Loans secured by multifamily residential and nonfarm nonresidential				
properties in domestic offices	K680			
c. Closed-end loans secured by first liens on 1-4 family residential				
properties in domestic offices	K681			
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic				
offices	K682			
	RCFD			
e. Commercial and industrial loans	K670			
f. Credit card loans to individuals for household, family, and other				
personal expenditures	K671			
g. Other consumer loans (includes other revolving credit plans,				
automobile loans, single payment, installment, and all student loans)	K672			
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.				
14. Amount of the institution's largest counterparty exposure	K673			
15. Total amount of the institution's 20 largest counterparty exposures	K674			