

Federal Financial Institutions Examination Council



Please refer to page i,  
Table of Contents, for  
the required disclosure  
of estimated burden.

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

Report at the close of business ~~September 30, 2009~~ (20090930) (20091231)  
December 31, (RCON 9999)

This report is required by law: 12 U.S.C. §324 (State member banks);  
12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §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 pre-  
pared 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 per-  
forming 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 sched-  
ules) 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 sched-  
ules) for this report date have been prepared in conformance with  
the instructions issued by the appropriate Federal regulatory authority  
and are true and correct 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 file 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 elec-  
tronic 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.

For technical assistance with submissions to the CDR, please contact  
the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703)  
774-3946, or by e-mail at [CDR.Help@ffiec.gov](mailto:CDR.Help@ffiec.gov).

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.

\_\_\_\_\_  
  
\_\_\_\_\_  
Legal Title of Bank (RSSD 9017)  
  
\_\_\_\_\_  
City (RSSD 9130)  
  
\_\_\_\_\_  
State Abbrev. (RSSD 9200) ZIP Code (RSSD 9220)

FDIC Certificate Number   
(RSSD 9050)

# Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices

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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

**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 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**

\_\_\_\_\_  
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)

#### Secondary Contact

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

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

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

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

#### Third Contact

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

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

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

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

#### 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~~ December 31, 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) In domestic offices:</b>					
<b>(a) Loans secured by real estate:</b>					
(1) Loans secured by 1–4 family residential properties .....	4435				1.a.(1)(a)(1)
(2) All other loans secured by real estate .....	4436				1.a.(1)(a)(2)
<b>(b) Loans to finance agricultural production and other loans to farmers .....</b>	4024				1.a.(1)(b)
<b>(c) Commercial and industrial loans .....</b>	4012				1.a.(1)(c)
<b>(d) Loans to individuals for household, family, and other personal expenditures:</b>					
(1) Credit cards .....	B485				1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B486				1.a.(1)(d)(2)
<b>(e) Loans to foreign governments and official institutions.....</b>	4056				1.a.(1)(e)
<b>(f) All other loans in domestic offices .....</b>	B487				1.a.(1)(f)
<b>(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....</b>	4059				1.a.(2)
<b>(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....</b>	4010				1.a.(3)
<b>b. Income from lease financing receivables .....</b>	4065				1.b.
<b>c. Interest income on balances due from depository institutions<sup>1</sup> .....</b>	4115				1.c.
<b>d. Interest and dividend income on securities:</b>					
<b>(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....</b>	B488				1.d.(1)
<b>(2) Mortgage-backed securities.....</b>	B489				1.d.(2)
<b>(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....</b>	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.(3) through 1.g.).....</b>	4107				1.h.
<b>2. Interest expense:</b>					
<b>a. Interest on deposits:</b>					
<b>(1) Interest on deposits in domestic offices:</b>					
<b>(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....</b>	4508				2.a.(1)(a)
<b>(b) Nontransaction accounts:</b>					
(1) Savings deposits (includes MMDAs).....	0093				2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more .....	A517				2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000 .....	A518				2.a.(1)(b)(3)
<b>(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....</b>	4172				2.a.(2)
<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 income on time certificates of deposit not held for trading.

