

INDEX

Acceptances	RI-4, RI-13, RI-B-2, RI-B-4, RC-C-5, RC-C-15, RC-L-5, RC-N-6, RC-N-9, RC-R-21, RC-R-22, RC-T-8, A-4, A-54
Bank's Acceptance Liability	RC-10b, RC-H-1, A-5
Customers' Acceptance Liability	RC-8, RC-H-1, A-5
Participations in	RC-L-5, RC-R-1, RC-R-2, RC-R-24, A-6
Accounting Changes	A-1
Accounting Errors	RI-A-1, RI-E-2, A-2
Accounting Research Bulletin No. 43	A-83
Accounts Payable	RC-G-2
Accrual Basis Reporting	12
Accrued Expenses	RC-G-1
Accrued Interest on Securities Purchased	RC-F-3
Accrued Interest Receivable	RC-F-1, A-60
Related to Credit Card Securitizations	RC-F-3, A-2a
Accumulated Net Gains (Losses) on Cash Flow Hedges	13, RI-A-4, RC-14, RC-R-3
Change in	RI-A-4
Accumulated Other Comprehensive Income	13, RC-13, A-31, A-38
Acquisition, Development, or Construction (ADC) Arrangements	RC-14, RC-M-4, RC-M-7, A-3
Acquisition Fees Paid to Insurance Carriers	RC-F-3
Adjusted Trading	A-73
Advertising Expense	RI-20a, RI-E-1
Advisory Fees	RI-11
Agreement Corporation	8, A-8, A-16, A-33, A-40
AICPA	
Audit and Accounting Guide for Banks and Savings Institutions	A-66
Practice Bulletin No. 4	A-39
Practice Bulletin No. 6	RC-N-2, A-60, A-61

AICPA (cont.)	
Statement of Position No. 92-3	A-35
Statement of Position No. 93-6	RC-15, RC-M-9
Statement of Position No. 98-1	A-48
Statement of Position No. 98-5	A-75
Allocated Transfer Risk Reserve	RI-B-1, RI-B-6, RI-B-8, RC-6, RC-C-1, RC-R-10, RC-R-15, RC-R-19, RC-R-29
Provision for Allocated Transfer Risk	RI-9
All Other Assets	RC-F-3
All Other Liabilities	RC-G-2
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	RI-B-6, RC-G-1, RC-R-10, A-3
Provision	RI-22
Allowance for Loan and Lease Losses	11, 12, RI-9, RI-B-1, RI-B-6, RI-B-7, RI-B-8, RI-E-2, RC-6, RC-R-10, RC-R-15, RC-R-22, A-3, A-57
Changes in	RI-B-6
Excess	RC-R-29
Interagency Policy Statement (1993)	11, A-4, A-57
Policy Statement on Methodologies and Documentation (2001)	A-4
Provision	RI-9, RI-B-7, RI-D-1, A-3, A-57
Amended Reports	7, RI-A-1, RI-B-6
Annuities	RC-M-11, RC-T-8
Sales	RI-9, RI-11, RI-12, RI-26, RC-M-10
APB	
Opinion No. 6	A-83
Opinion No. 16	A-11
Opinion No. 17	RI-20, RC-9
Opinion No. 20	A-2

APB (cont.)	
Opinion No. 21	A-66
Opinion No. 30	RI-24, A-34
Applicability of Generally Accepted Accounting Principles	11
Asset-Backed Securities	RI-6, RC-B-7, RC-K-2, RC-R-16, RC-S-1
Commercial Paper Conduits	RC-S-8
Asset Sale Activities	RC-S-1
Assets and Liabilities of IBFs	RC-I-1
Assets Netted Against Deposit Liabilities	RC-O-7
Assets Under Management	RC-M-11
Associated Company	12, RI-11, RI-12, RI-15, RC-8, RC-M-7, RC-R-22a, A-33, A-77
ATS Account	RC-E-4, RC-K-3, RI-7, A-20
Audit Fees	RI-21, RC-T-7
Auditing Work Performed	RC-16
Automated Teller Machines	RI-10, RI-13, RI-E-1, A-18, A-21, A-22
Automobile Loans	RC-B-8, RC-C-14, RC-S-1
Average Total Assets	RC-K-3, RC-R-11, RC-R-14

Balance Sheet	RC-1
Balances Due From Depository Institutions	RI-5, RC-1, RC-A-4, RC-K-1, RC-R-19, A-64
Bank Investment Contracts	RC-O-6, RC-T-8
Bank Premises	12, RI-12a, RI-18, RC-7, RC-R-22a
Bankers Acceptances	RI-4, RI-13, RC-C-5, RC-C-15, RC-H-1, RC-L-5, RC-R-21, RC-R-22, RC-T-8, A-4
Banks	A-7
Commercial Banks in the U.S.	RC-A-4, RC-C-8, RC-E-8, A-8
Foreign Banks	RI-B-2, RC-E-18, RC-N-6, RC-O-7, A-7
Foreign Central Banks	RC-A-5

Banks (cont.)	
in Foreign Countries	RC-A-5, RC-C-8, RC-E-9, A-9
U.S. Banks	RI-B-2, RC-E-18, RC-N-6, RC-O-6, RC-O-7, A-8
U.S. Branches and Agencies of Foreign Banks	RC-A-4, RC-C-8, RC-E-8, RC-E-18, A-9, A-16
Benefit-Responsive Depository Institution Investment Contracts	RC-O-6
Bilateral Netting Agreements	RC-R-28, RC-R-30
Bill-of-Lading Draft	A-15
Borrowings in Foreign Offices	A-9
Branch Acquisition	4
Branch Sales	RI-14, RI-20a
Brokerage Fees	RI-11
Broker's Security Draft	A-11
Business Combinations	4, RI-1, RI-A-3, RI-B-6, RI-B-7, RC-K-1, A-11, A-47

Capital Allocation Adjustment	RI-D-2
Capital Reserves	RC-12
Capital Stock Transactions	RI-A-2
Capitalization of Interest Costs	A-14
Caps	RC-L-15, RC-L-16, A-27
Carrybacks and Carryforwards	RI-23, A-44
Cash and Balances Due From Depository Institutions	RC-1, RC-A-1, RC-R-19
Cash Collateral Accounts	RC-R-24a, RC-S-2, A-70, A-71
Cash Flow Hedges	A-29, A-30
Accumulated Net Gains (Losses) on	13, RI-A-4, RC-14, RC-R-3
Cash Items	
in Process of Collection	RC-1, RC-2, RC-A-2
Not in Process of Collection	RC-F-3
Cash Management Arrangements	A-14

Cash Surrender Value of Life Insurance	RI-14, RC-F-3
Cashiers' Checks	RI-13, RC-E-6a, A-18
Ceding Fees	RC-F-3
Certificates of Deposit	RC-4, RC-7, RC-A-4, RC-E-12, RC-E-13, RC-E-15, RC-R-22, RC-T-8, A-23
Certified Checks	RI-10, RC-E-5, RC-E-6a, RC-E-18
Changes in Accounting Estimates	A-1
Changes in Accounting Principles	RI-24, RI-A-1, RI-E-2, A-1
Charge-offs and Recoveries	RI-B-1, RC-S-4, RC-S-5, RC-S-6
Claim Reserves	RC-G-2
Clean-up Calls	A-70
Close of Business	1
Collars	RC-L-15, RC-L-16, A-27
Collateral Invested Amounts	RC-S-2, A-71
Collateralized Mortgage Obligations (CMOs)	RC-B-6, RC-B-16, RC-H-3, RC-T-8
Collective Investment Funds	RC-T-3, RC-T-7, RC-T-10
Commercial Paper	RC-7, RC-B-8, RC-B-9, RC-T-8, A-15
Commercial Paper Conduits	RC-S-8
Commission Income	RI-11, RI-12, RI-13, RI-26
Commitments	RC-L-1, RC-L-15, RC-R-2, RC-R-26b, RC-S-4, RC-S-6, RC-S-9, A-26
Fees	RI-2, RI-14, RC-E-3, A-55
Commodity Contracts	RI-10, RI-30, RC-7, RC-D-2, RC-D-3, RC-L-11, RC-N-10, RC-R-28, RC-R-30, RC-R-32, A-27, A-78
Commodity Draft	A-15
Common Stock	RI-A-1, RI-A-2, RI-A-3, RC-12, RC-B-9, RC-T-9, A-11, A-12
Common Trust Funds	RC-T-10
Computer Software	RI-21, RI-22, RC-F-4, A-48
Conduit Structures	RC-S-8
Consolidation	8, 9, 10, RC-O-11
Contingencies	RC-12, RC-L-1, A-58

Continuing Contract	RC-5, RC-10, RC-M-9, A-34
Contractholder Funds	RC-G-2
Convertible Debt	RI-A-2
Core Deposit Intangibles	RC-M-3
Corporate Joint Venture	RI-11, RI-12, RI-15, RC-M-7, A-33, A-77
Corporate Trust and Agency Accounts	RC-T-4, RC-T-6, RC-T-9, RC-T-11
Corrections of Accounting Errors	RI-A-1, RI-E-2, A-2
Cost Recovery Method	A-37, A-60
Coupon Stripping	A-15
Covered Positions	RC-R-17, RC-R-28
Credit Cards	RI-4, RI-B-3, RC-B-7, RC-C-12, RC-C-31, RC-K-2, RC-N-7, RC-R-26b, RC-S-1
Annual Fees	RI-14
Credit Balances on	RC-E-3
Credit Card Lines	RC-L-2
Fees and Finance Charges	RI-4, RI-B-5, RI-B-8, RC-C-29, RC-S-3, RC-S-5, RC-S-6, RC-S-10, A-2a
Interchange Fees	RI-14
Merchant Credit Card Sales Volume	RC-L-9
Merchant Income and Expense	RI-14, RI-22
Credit Conversion Factor	RC-R-1, RC-R-2
Credit Enhancements	RC-S-2, RC-S-3, RC-S-4, RC-S-6, RC-S-7, RC-S-9
Credit-Enhancing Interest-Only Strip	RC-R-6, RC-R-11, RC-R-16, RC-R-17, RC-R-18, RC-R-22a, RC-R-24b, RC-S-2, RC-S-4
Disallowed	RC-R-7, RC-R-11, RC-R-15,
Cumulative Effect of Changes in Accounting Principles	RI-24, RI-A-1, RI-E-2
Cumulative Foreign Currency Translation Adjustments	RC-14, RI-A-4
Currency and Coin	RC-1, RC-3, RC-A-3, RC-R-19
Custodial Services	RC-T-1
Custodial Trust	RC-B-11

Custody Account	9, RC-T-5, RC-T-6, RC-T-11, A-16
-----------------	-------------------------------------

Data Processing Services	RI-14, RI-20, RI-E-1
Dealer Reserve Account	A-16
Debt/Equity Swaps	A-39
Debt-for-Development Swaps	A-40
Deferred Compensation Liabilities	RC-G-2
Deferred Tax Assets	A-42, A-63
Disallowed	RC-R-5, RC-R-11, RC-R-15, RC-R-22a
Net Deferred Tax Assets	RC-F-1
Deferred Tax Liabilities	A-42, A-63
Net Deferred Tax Liabilities	RC-G-1
Demand Notes Issued to the U.S. Treasury	RC-M-9
Deposit Broker	RI-7, RI-21, A-10
Deposit Insurance Expense	RI-20a, RI-E-1
Deposit Listing Service	A-11
Deposit Method	RC-M-4, RC-M-5, A-37
Depository Institution Investment Contracts	RC-O-6, RC-O-10
Depository Institutions in the U.S.	RC-A-4, A-16
Deposits	RI-7, RI-9, RC-10, RC-E-1, A-17
Accounts of More Than \$100,000	RC-O-9
Accounts of \$100,000 or Less	RC-O-9
Adjustments to Demand Deposits for Reciprocal Balances	RC-O-6
Assets Netted Against Deposits	RC-O-7
ATS Account	RI-7, RC-E-4, RC-K-3, A-20
Brokered Deposits	RI-7, RI-21, RC-E-5, RC-E-10, RC-O-10, A-10
Cashiers' Checks	RI-13, RC-E-6a, A-18
Certificates of Deposit	RC-4, RC-A-4, RC-E-12, RC-E-13, RC-E-15, RC-R-22, RC-T-8, A-23

Deposits (cont.)	
Certified Checks	RI-10, RC-E-5, RC-E-6, RC-E-18
Demand Deposits	RC-E-4, RC-E-5, A-19
Early Withdrawal Penalties	RI-7, RI-15, A-23
Employee Benefit Plan	RC-O-10
Fiduciary	RC-O-10
Hypothecated	RC-C-1, RC-E-2, A-41
in Insured Branches in Puerto Rico and U.S. Territories and Possessions	RC-O-3
in Domestic Offices	RI-7, RI-9, RC-10, RC-E-1
in Foreign Offices	RI-8, RI-14, RC-10, RC-E-17, RC-K-4, A-9
Individuals, Partnerships, and Corporations, Deposits of	RC-E-5, RC-E-18
Interest Accrued and Unpaid on	RC-G-1, RC-O-3
Interest on	RI-7
Interest-Bearing	RC-10, RC-T-8, A-24
Maturity and Repricing Data for Time Deposits	RC-E-13, RC-E-18
Money Market Deposit Accounts (MMDAs)	RC-E-4, RC-E-5, RC-E-12, RC-T-8, A-23, A-25
Money Orders	RI-13, RC-E-3, RC-E-6, A-18
Noninterest-Bearing	RC-10, RC-T-8, A-25
Nontransaction Accounts	RI-8, RC-E-5, RC-E-11, RC-K-4, A-21
NOW Accounts	RI-7, RC-E-4, RC-K-3, RC-T-8, A-19
Number of Deposit Accounts	RC-O-9
Oakar Deposits	RC-O-5
of Consolidated Subsidiaries	RC-O-2
Official Checks	RC-E-5, RC-E-6, RC-E-18
Open-Account Time Deposits	RC-E-12, RC-E-13, RC-E-15, A-23
Other Savings Deposits	RC-E-12, A-23, A-25
Overdraft	RC-C-18, RC-E-2, A-63
Preauthorized Transfer Accounts	RI-7, RC-K-3, A-20

Deposits (cont.)	
Preferred Deposits	RC-E-11
Retail Sweep Arrangements	A-24
Savings Deposits	RI-8, RC-E-4, RC-E-5, RC-E-12, A-21
Service Charges	RI-9, RI-14
States and Political Subdivisions in the U.S., Deposits of	RC-E-8, RC-E-18, RC-O-11
Telephone Transfer Accounts	RI-7, RC-E-5, RC-K-3, A-20
Time Deposits	RC-E-5, A-23
Time Deposits of Less Than \$100,000	RI-8, RC-E-12, RC-E-13, RC-K-4
Time Deposits of \$100,000 or More	RI-8, RC-E-13, RC-E-15, RC-K-4
Transaction Accounts	RI-7, RC-E-4, RC-E-5, RC-K-3, A-18
Travelers' Checks	RI-13, RC-E-3, RC-E-6, RC-E-7
U.S. Government Deposits	RC-E-7, RC-E-18, RC-O-11
Unamortized Premiums and Discounts	RC-O-4
Uninsured	RC-O-10
Depreciation	12, RI-18, RC-7, RC-T-6, A-76
Derivative Contracts	RI-10, RI-15, RI-21, RI-29, RI-31, RC-14, RC-D-1, RC-F-3, RC-G-2, RC-L-5, RC-L-9, RC-L-17, RC-L-18, RC-N-10, RC-O-5, RC-R-1, RC-R-15, RC-R-17, RC-R-18, RC-R-22a, RC-R-27, RC-R-30, RC-R-31, RC-T-2, A-25, A-62, A-78, A-79, A-81
Cash Flow Hedges	A-29, A-30
Accumulated Net Gains (Losses) on	13, RI-A-4, RC-14, RC-R-3
Benchmark Interest Rate	A-30
Credit Derivatives	RI-10, RC-7, RC-D-1, RC-L-5, RC-R-23, RC-R-26a, A-70
Credit Losses	RI-31
Current Credit Exposure Across	RC-R-30
Definition	A-26

Derivative Contracts (cont.)	
Derivatives Implementation Group	A-25
Embedded	RC-L-9, RC-R-18, A-27, A-31
Fair Value Hedges	A-29, A-30
Fair Values	RC-L-6, RC-L-18, A-29
Foreign Currency Hedges	A-30
Held for Purposes Other Than Trading	RI-15, RI-21, RI-31, RC-L-17, RC-L-18, A-31
Held for Trading	RI-10, RI-29, RC-D-1, RC-L-17, RC-L-18, RC-R-17, RC-R-22, A-31, A-78, A-79
Revaluation Gains (Losses)	RC-7, RC-10b, RC-D-2, RC-D-3
Impact on Income of	RI-31
Past Due	3, RC-N-10
Remaining Maturity of	RC-R-31
Differences in Detail of Reports	2
Direct Credit Substitutes	RC-R-2, RC-R-24a, RC-R-26a
Director Attestation	6
Directors, Extensions of Credit to	RC-M-1
Directors' Fees	RI-20, RI-E-1, A-76
Discontinued Operations	RI-24
Discounts	RC-B-1, RC-O-4, A-65
Dividend Income on Securities	RI-6, RI-7
Dividends	RC-E-6, A-32
Cash Dividends	RI-A-4, RC-12, RC-G-2, A-32
Declared But Not Yet Payable	RC-G-2
Property Dividends	11, RI-A-5, A-32
Stock Dividends	RI-A-3, RC-12, A-32
Dollar Repurchase Agreements	A-66
Domestic Office	A-32
Domicile	A-32
Due Bills	A-33, A-54

Early Default Clauses	A-68
Edge Corporation	8, A-8, A-16, A-33, A-40
EITF Issue No. 90-5	A-14
Electronic Filing	6
Employee Benefits	RI-16, RC-T-6, A-76
Employee Benefit Trust and Agency Accounts	RC-T-3, RC-T-4, RC-T-6
Employee Stock Ownership Plan (ESOP)	RI-16, RI-A-2, RC-15, RC-C-17, RC-M-9
Equity Capital	RI-A-1, RI-A-5, RC-15, RC-R-2
Changes in	RI-A-1
Equity Contract Notes	RC-R-10, A-59
Equity Derivative Contracts	RI-10, RI-30, RC-7, RC-D-2, RC-D-3, RC-L-11, RC-N-10, RC-R-28, RC-R-30, RC-R-32, A-27, A-78
Equity Method of Accounting	RC-M-7, A-33
Escrow Funds	RC-E-3, A-17
Examination Fees	RI-20a, RC-T-7
Executive Officers, Extensions of Credit to	RC-M-1
Explanations	RI-E-1
Extended Settlements	A-73
Extensions of Credit to Executive Officers, Directors, Principal Shareholders, and Their Related Interests	RC-M-1
Extinguishments of Liabilities	A-33
Extraordinary Items	RI-24, RI-D-1, RI-E-1, A-34

Factored Accounts Receivable	A-54
Fails	A-34
Fair Value	RC-7, RC-B-1, RC-D-1, RC-F-1, RC-L-6, RC-L-18, RC-M-2, A-12, A-13, A-29, A-39, A-79, A-80, A-81
Fair Value Hedges	A-29, A-30
Farm Management Accounts	RC-T-9
FASB	
Derivatives Implementation Group	A-25

FASB (cont.)	
Interpretation No. 14	A-81
Interpretation No. 39	RC-5, RC-10a, RC-D-2, RC-D-3, A-31, A-62
Interpretation No. 41	RI-6, RI-8, RC-6, RC-10a, A-63
Statement No. 5	A-2a, A-57, A-58, A-81
Statement No. 13	A-51
Statement No. 15	RI-24, A-35, A-83
Statement No. 28	A-52
Statement No. 34	A-14
Statement No. 52	RC-14, A-29, A-38
Statement No. 65	RC-C-1, A-74
Statement No. 66	RC-M-4, RC-M-5, A-36
Statement No. 72	RI-19, RI-20, RC-M-3, A-12
Statement No. 86	RI-22, RC-F-4, A-49
Statement No. 91	A-55, A-65
Statement No. 94	9
Statement No. 109	A-12, A-42
Statement No. 114	A-57, A-83
Statement No. 115	RC-13, RC-B-1, RC-F-2, RC-R-5, A-2a, A-72, A-79, A-84
Statement No. 125	A-79
Statement No. 133	RC-14, RC-L-9, RC-L-15, RC-L-18, RC-R-18, RC-T-2, A-25
Statement No. 140	RC-F-1, RC-M-9, RC-T-2, A-2a, A-28, A-33, A-66, A-73, A-74, A-78, A-79, A-81
Statement No. 141	RC-M-2, A-11, A-12
Statement No. 142	RI-19, RI-20, RC-M-2, A-12
Statement No. 144	RI-20, RI-24, A-35, A-49
Technical Bulletin No. 85-4	RC-F-3
Federal Funds Purchased	RI-8, RC-10, RC-H-1, RC-K-4, A-34
Federal Funds Sold	RI-6, RC-5, RC-H-1, RC-K-2, A-34
Federal Home Loan Bank	A-35
Advances	RC-M-8
Balances Due From	RC-3, RC-4, RC-A-4

Federal Home Loan Bank (cont.)	
Federal Home Loan Bank Stock	RC-F-2, RC-R-22b
Standby Letters of Credit	RC-L-8
Federal Reserve	
Balances Due From Federal Reserve Banks	RC-3, RC-A-6, RC-R-19, A-64
Borrowings from Federal Reserve Banks	RC-M-9
Federal Reserve Bank Stock	RC-F-2, RC-R-22b
Regulation D	RC-E-3, A-17, A-49
Regulation H	RC-M-4, RC-M-8, A-3
Regulation K	RC-R-8, A-33
Regulation O	RC-M-1
Regulation Q	A-49
Regulation U	RC-C-17, RC-C-18
Federally-Sponsored Lending Agency	RC-C-19, A-35
Fee Income	RI-2, RI-9, RI-11, RI-12, RI-13, RI-14, RI-26, RI-28, A-55
Deposit Accounts	RI-9, RI-14
Insurance Activities	RI-12
Investment Banking, Advisory, Brokerage, and Underwriting	RI-11
Net Servicing Fees	RI-11
Fiduciary and Related Services	11, RI-9, RC-T-1
Fiduciary Settlements, Surcharges, and Other Losses	11, RC-T-7, RC-T-11
Financial Assets	A-79, A-80
Sold With Recourse	RC-R-1, RC-R-2, RC-R-18, RC-R-24a, RC-R-26, RC-S-2, RC-S-3, RC-S-7, A-68, A-82
Financial Guarantee Insurance	RC-L-8
Financial Subsidiaries	RC-R-12
Fixed Assets	12, RI-12a, RI-18, RC-7, RC-R-22a
Floors	RC-L-15, RC-L-16, A-27
Food Stamps	RI-13, RC-2, RC-A-2
Foreclosed Assets	RI-12a, RC-M-5, A-35

Foreign Branch Report of Condition	14
Foreign Currency Hedges	A-30
Foreign Currency Transactions	RI-14, RI-21, A-38
Foreign Currency Translation Adjustments	RI-A-4, RI-B-7, RC-14, A-38, A-47
Foreign Debt Exchange Transactions	A-39
Foreign Exchange Contracts	RI-10, RI-30, RC-7, RC-D-2, RC-D-3, RC-L-10, RC-N-10, RC-R-28, RC-R-30, RC-R-31, A-26, A-78
Spot Contracts	RC-L-6
Foreign Governments and Official Institutions	RC-C-15, RC-E-9, RC-E-18, A-40
Foreign Office	4, A-40
Foreign Office Guarantees	RC-L-3, RC-L-4
Foreign Official Institutions	A-40
Forward Agreement	RC-R-2
Forward Contracts	RC-B-2, RC-L-12, RC-R-31, A-26, A-62
Forward Rate Agreement	A-27
Frequency of Reporting	2
Full Accrual Method	RC-M-4, RC-M-5, A-36
Full-Time Equivalent Employees	RI-28
Functional Currency	A-38
Futures Contracts	RC-B-2, RC-L-11, RC-R-30, A-26, A-30

Gain Contingencies	A-58
Gains Trading	A-72
General Instructions	1
General Obligations	RC-B-4, RC-R-20, RC-R-20a, RC-R-22
Generally Accepted Accounting Principles	11
Gold Contracts	RC-R-28, RC-R-31
Goodwill	RI-19, RI-20, RC-9, RC-R-3, RC-R-11, RC-R-12, RC-R-15, RC-R-22a, A-12, A-13
Impairment Losses	RI-19

Ground Rents	RI-15, RC-F-4, RC-T-9
Guaranteed Investment Contracts	RC-T-8

Hedge Accounting	A-30
Home Equity Lines	RC-B-7, RC-L-1, RC-R-26b, RC-S-1
Host Contract	A-27
Hybrid Instrument	A-28

Immediately Available Funds	RC-5, RC-10, RC-M-9, A-34
Impairment	11, RI-16, RI-19, RI-20, A-57, A-72, A-75
Income	
Fee Income	RI-2, RI-9, RI-11, RI-12, RI-13, RI-14, RI-26, RI-28, A-55
from Fiduciary Activities	9, 11, RI-9, RC-T-1, RC-T-5
from Lease Financing Receivables	RI-5
from International Operations	RI-D-1
from Other Insurance Activities	RI-12
from the Sale and Servicing of Mutual Funds and Annuities	RI-11, RI-26
Income Earned, Not Collected	RC-F-1
Insurance and Reinsurance Underwriting Income	RI-12
Net Securitization Income	RI-11
Rental Income	RI-14, RI-15, RI-18, A-53
Servicing Income	RI-11, A-75
Tax-Exempt Income	RI-27, RI-28
Trust Income	RI-9, RC-T-1, RC-T-5
Income Statement	RI-1
Income Taxes	11, 12, A-41
Alternative Minimum Tax	A-46, A-47
Applicable Income Taxes	RI-23, RI-24, RI-D-2, RI-E-1, A-45

Income Taxes (cont.)	
Applicable Tax Rate	A-43
Carrybacks and Carryforwards	RI-23, A-42
Current	RI-23, A-41
Deferred Income Taxes	RI-23, A-41
Deferred Tax Assets	RC-F-1, A-42, A-63
Disallowed	RC-R-5, RC-R-11, RC-R-14, RC-R-15, RC-R-22a
Deferred Tax Liabilities	RC-G-1, RC-R-3, A-42, A-63
Interim Period	A-45
Intraperiod Allocation	A-45
Separate Entity Method	11, A-45
Tax-Planning Strategy	A-44
Tax Rates	A-48
Indirect Expenses	RC-T-7
Individual Retirement Accounts (IRAs)	RI-10, RC-E-10, RC-T-2, RC-T-4
Individuals, Partnerships, and Corporations, Deposits of	RC-E-5, RC-E-18
Industrial Development Obligations	RC-B-1, RC-B-4, RC-C-16
Installment Method	RC-M-4, RC-M-5, A-37
Insurance Commissions and Fees	RI-12
Insurance Expense	RI-17, RI-18, RI-20a, RC-T-6
Insurance Underwriting Income	RI-12
Intangible Assets	RI-19, RI-20, RC-9, RC-L-8, RC-M-2, RC-R-3, RC-R-11, RC-R-15, RC-R-22a, A-11
Amortization of	RI-20, A-12
Disallowed	RC-R-3, RC-R-4, RC-R-11, RC-R-15, RC-R-20, RC-R-22a
Identifiable	RC-M-3, A-11
Impairment Losses	RI-19, RI-20
Interchange Fees	RI-14
Interest Accrued and Unpaid on Deposits	RC-G-1, RC-O-3
Interest-Bearing Due From Balances	RI-5, RC-4, RC-K-2

Interest Capitalization	A-14
Interest Expense	RI-7, RI-D-1
Incurred to Carry Tax-Exempt Assets	RI-26
on Trading Liabilities and Other Borrowed Money	RI-8, A-51
on Deposits	RI-7
on Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	RI-8
on Subordinated Notes and Debentures	RI-8
Interest Income	RI-2, RI-D-1
from Trading Assets	RI-6
on Balances Due From Depository Institutions	RI-5
on Federal Funds Sold and Securities Purchased Under Agreements to Resell	RI-6
on Loans	RI-2
on Securities	RI-5
Other	RI-7
Interest-Only Strips Receivable	RI-7, RC-F-1, RC-R-20, RC-R-20b, RC-R-22a, A-28, A-71, A-82
Interest Rate	
Caps	RC-L-15, RC-L-16, A-27
Collars	RC-L-15, RC-L-16, A-27
Contracts	RI-10, RI-30, RC-7, RC-D-2, RC-D-3, RC-L-10, RC-N-10, RC-R-28, RC-R-30, RC-R-31, A-27, A-78
Floors	RC-L-15, RC-L-16, A-27
Swaps	RC-L-16, RC-L-17, A-27, A-62
Internal-Use Computer Software	A-48
International Banking Facility (IBF)	8, RC-I-1, A-8, A-16, A-18, A-40, A-49
International Operations	RI-D-1
Internet Web Site	RC-M-11
Interoffice Accounts	A-77
Intrabank Transactions	10

Intracompany Income Credits	RC-T-7
Investment Banking, Advisory, Brokerage, and Underwriting Fees	RI-11
Investment Management Agency Accounts	RC-T-4, RC-T-6, RC-T-11
Investments in	
Mutual Funds	RC-B-9, RC-H-3, RC-R-20b
Real Estate Ventures	RC-M-4, RC-M-7
Unconsolidated Subsidiaries and Associated Companies	8, 12, RI-11, RI-12, RI-15, RC-8, RC-M-7, RC-R-22a, A-33, A-76
Issue Costs	RI-8, RC-F-4

Joint Venture	RI-11, RI-12, RI-15, RC-M-7, A-33, A-77
---------------	---

Keogh Plan Accounts	RI-10, RC-E-10, RC-T-2, RC-T-4
---------------------	--------------------------------

Leasehold Improvements	RI-18, RC-7
Leases	
Capital Lease	A-51
Charge-Offs and Recoveries	RI-B-3, RI-B-4
Direct Financing Lease	RC-C-20, A-52
Favorable Leasehold Rights	RC-M-3, A-12
Held for Sale	RI-12, RC-6, RC-C-1
Income from	RI-5, RI-15, RI-27
Lease Accounting	A-51
Lease Financing Receivables	RI-7, RI-12, RI-27, RC-6, RC-C-1, RC-C-20, RC-K-3
Leveraged Lease	RC-C-20, A-52, A-63
Maturity and Repricing Data	RC-C-22
Net Gains (Losses) on Sales of	RI-12
Obligations Under Capitalized Leases	RC-M-9

Leases (cont.)	
Operating Lease	RI-15, RI-18, RC-F-4, A-52, A-53
Past Due and Nonaccrual	RC-N-7
Restructured	RC-C-21, RC-N-3, RC-N-9
Sale-Leaseback Transactions	RC-G-2, A-52
Legal Fees	RI-20a, RI-E-1
Letters of Credit	RI-13, A-53
Commercial	RI-13, RC-L-5, RC-R-2, RC-R-24, A-53
Deferred Payment	RI-13, RC-F-4, RC-G-2
Sold for Cash	RI-13, RC-E-7, A-53
Standby	RI-13, RC-L-3, RC-S-4, RC-S-6, RC-S-9, A-53, A-70
Financial Standby	RC-L-4, RC-R-2, RC-R-23
Performance Standby	RC-L-4, RC-R-2, RC-R-24
Traveler's	RC-E-7, A-54
Letters of Indemnity	RC-L-8
Leverage Capital Ratio	RC-R-14
Life Insurance	RI-12, RI-14, RI-17, RI-E-1, RC-F-3, A-26
Liquidity Facility	RC-S-2, RC-S-6, RC-S-9
Loans	RI-2, RI-12, RI-27, RI-28, RI-B-1, RC-6, RC-C-1, RC-K-2, RC-K-4, RC-N-1, RC-R-21, A-54
1-4 Family Residential Real Estate Loans	RI-B-1, RC-C-4, RC-C-24, RC-L-3, RC-N-2, RC-N-5, RC-R-21, RC-S-1, A-60
Adjustable Rate Closed-End First Lien Loans	RC-C-28
Serviced for Others	RC-S-8, RC-S-9
Agricultural	RI-3, RI-4, RI-28, RI-B-2, RI-B-5, RC-C-9, RC-C-35, RC-K-2, RC-K-5, RC-N-6, RC-N-10
All Other	RI-4, RI-B-3, RC-C-18, RC-C-19, RC-N-7, RC-S-1, A-63
Automobile	RC-B-8, RC-C-14, RC-S-1
Charge-Offs	RI-B-1, RI-B-7, RC-S-5, RC-S-6
Collateral Dependent	11, A-57, A-58

Loans (cont.)	
Commercial and Industrial	RI-3, RI-B-2, RI-B-4, RC-B-8, RC-C-10, RC-K-2, RC-N-6, RC-N-9, RC-S-1, A-7
Commercial Real Estate	RI-B-4, RC-C-5, RC-C-28, RC-L-2, RC-N-9
Construction, Land Development, and Other Land Loans	RI-B-1, RC-C-3, RC-L-2, RC-N-5
Consumer	RI-3, RI-4, RI-B-3, RC-B-8, RC-C-12, RC-C-14, RC-K-2, RC-N-2, RC-N-7, RC-S-1, A-60
Credit Cards	RI-4, RI-B-3, RI-B-5, RI-B-8, RC-B-7, RC-C-12, RC-C-29, RC-K-2, RC-L-2, RC-N-7, RC-S-1
Farmland	RI-B-1, RC-C-4, RC-N-5
Fees	RI-2, RC-C-1, RC-G-2, A-55
for Purchasing or Carrying Securities	RC-C-17, RC-C-19
Government Guaranteed	RC-N-8, RC-R-21
Held for Sale	RI-12, RC-6, RC-C-1, RC-N-10
Interagency Guidance on Certain Loans Held for Sale	RC-C-1
Home Equity	RI-B-1, RC-C-4, RC-L-1, RC-N-5, RC-S-1
Impairment	11, A-57
in Foreign Offices	RI-4, RI-B-2, RC-K-3, RC-N-6
Insider	RC-M-1
Interest and Fee Income	RI-2
Land Loans	RI-B-1, RC-C-3, RC-N-5
Loan Losses	RI-B-1, RI-B-7
Maturity and Repricing Data	RC-C-22
Multifamily Real Estate	RI-B-2, RC-C-5, RC-L-2, RC-N-5, RC-R-21
Net Gains (Losses) on Sales	RI-12
Nonaccrual	11, 12, RC-N-2, A-58, A-59
Nonfarm Nonresidential Real Estate	RI-B-2, RC-C-5, RC-L-2, RC-N-6
Origination Fees and Costs	RC-C-1, A-55

Loans (cont.)	
Other	RI-4, RC-C-17
Overdraft	RI-10, RC-C-5, RC-C-15, RC-C-16, RC-C-18, RC-E-2, RC-O-2, RC-T-2, A-54, A-63
Overdraft Checking	RC-C-13
Participations	RC-C-6, A-55, A-81
Past Due	RC-N-1, RC-S-4, RC-S-5, A-58
Real Estate	RI-3, RI-B-1, RI-B-4, RC-C-2, RC-C-29, RC-K-2, RC-L-2, RC-N-5, RC-N-9, RC-T-9, A-58
Recoveries	RI-B-1, RI-B-7, RC-S-5, RC-S-6
Residential Real Estate	RI-B-1, RC-C-4, RC-C-24, RC-L-3, RC-N-2, RC-N-5, RC-R-21, RC-S-1, A-60
Restructured	RC-C-21, RC-N-3, RC-N-9, A-56, A-61, A-83
Revolving Credit Plans	RC-C-13
SBA Loans	RC-C-9, RC-C-10, RC-N-8, RC-R-21
Secured by Real Estate	RI-3, RI-B-1, RI-B-4, RC-C-2, RC-C-29, RC-K-2, RC-L-2, RC-N-5, RC-N-9, RC-T-9, A-58
Serviced for Others	RC-S-2, RC-S-8, RC-S-9
Small Business	RC-C-30, RC-C-31
Small Farm	RC-C-30, RC-C-35
States and Political Subdivisions in the U.S.	RI-4, RI-27, RI-B-3, RC-C-16, RC-N-7, A-63
Student	RC-C-14, RC-R-21
Swaps	A-39
Tax-Exempt	RI-27
to Depository Institutions and Acceptances of Other Banks	RI-4, RI-B-2, RI-B-4, RC-C-5, RC-N-6, RC-N-9, RC-R-21, A-7, A-63
to Finance Commercial Real Estate, Construction, and Land Development	RI-B-4, RC-C-28, RC-L-2, RC-N-9
to Finance Agricultural Production and Other Loans to Farmers	RI-3, RI-4, RI-28, RI-B-2, RI-B-5, RC-C-9, RC-C-37, RC-K-2, RC-K-5, RC-N-6, RC-N-10
to Foreign Governments and Official Institutions	RI-4, RI-B-3, RC-C-15, RC-N-7, A-7, A-63

Loans (cont.)	
to Individuals for Household, Family, and Other Personal Expenditures	RI-3, RI-4, RI-B-3, RC-C-12, RC-K-2, RC-N-7
to Nonprofit Organizations	RC-C-18
Unearned Income on	RC-C-1, RC-C-20
Loss Contingencies	A-58
Losses from Fiduciary and Related Services	RC-T-7, RC-T-11

Managed Assets	RC-T-3, RC-T-7
Mandatory Convertible Debt	RC-10b, RC-R-10, A-59
Market Risk Equivalent Assets	RC-R-17, RC-R-28
Master Netting Arrangement	A-62
Marketing Expenses	RI-20a, RI-E-1, RC-T-7
Materiality	7
Maturity and Repricing Data	
for Debt Securities	RC-B-11
for Loans and Leases	RC-C-22
for Time Deposits	RC-E-13, RC-E-15, RC-E-18
Merchant Credit Card Sales Volume	RC-L-9
Mergers	A-11
Minority Interests in Consolidated Subsidiaries	10, RC-11, RC-R-3
Money Market Deposit Accounts (MMDAs)	RC-E-4, RC-E-5, RC-E-12, RC-T-8, A-23, A-25
Money Market Mutual Funds	RC-B-9, RC-T-8
Money Orders	RI-13, RC-E-3, RC-E-6, A-18
Mortgage Indebtedness	RC-M-9
Mortgage Servicing Assets	RI-11, RC-M-2, RC-R-4, RC-R-11, RC-R-15, RC-R-22a, A-74
Mutual Funds	RC-B-9, RC-T-8, RC-T-9
Assets Under Management	RC-M-11
Sales	RI-11, RI-26, RC-M-10

Negative Entries	12
Net Due From (To) Own Foreign Offices	RC-H-1
Net Gains (Losses) From Sales of Assets	RI-12a
Net Income (Loss)	RI-25, RI-A-2
Net Income Attributable to International Operations	RI-D-2
Net Interest Income	RI-9, RI-D-1
Net Losses from Fiduciary and Related Services	RC-T-7, RC-T-11
Net Securitization Income	RI-11
Net Servicing Fees	RI-11
Net Unrealized Gain on Available-for-Sale Equity Securities	RC-R-10, RC-R-20a, RC-R-20b
Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities	13, RC-13, RC-R-2
Change in	RI-A-4
Net Unrealized Loss on Available-for-Sale Equity Securities	RC-R-2, RC-R-20a, RC-R-20b
Netting	RI-6, RI-8, RC-5, RC-6, RC-10a, RC-O-7, RC-R-28, RC-R-30, A-62
Nonaccrual Status	11, 12, RC-N-2, A-59
Nonfinancial Equity Investments	RC-R-8, RC-R-11
Noninterest Expense	RI-16, RI-23, RI-D-1
Other	RI-20, RI-E-1
Noninterest Income	RI-9, RI-15, RI-D-1
Other	RI-13, RI-E-1
Noninterest-Bearing Due From Balances	RC-1, RC-3
Non-Managed Assets	RC-T-3
Nonmortgage Servicing Assets	RI-11, RC-M-3, RC-R-4, RC-R-11, RC-R-15, RC-R-22a, A-74
Nontransaction Accounts	RI-8, RC-E-5, RC-E-11, RC-K-4, A-21
Note Issuance Facilities (NIFs)	RC-L-1, RC-L-3, RC-R-2, RC-R-26b
NOW Accounts	RI-7, RC-E-4, RC-K-3, RC-T-8, A-19
Number of Deposit Accounts	RC-O-9
Number of Full-Time Equivalent Employees	RI-28

Obligations Under Capitalized Leases	RC-M-9
Off-Balance Sheet Items	RC-L-1, RC-R-2, RC-R-23
All Other Off-Balance Sheet Assets	RC-L-8
All Other Off-Balance Sheet Liabilities	RC-L-7, RC-R-26a
Office Supplies	RI-20a, RI-E-1
Officer Declaration	5
Official Checks	RC-E-5, RC-E-6, RC-E-18
Offsetting	RI-6, RI-8, RC-5, RC-6, RC-10a, RC-O-7, RC-R-28, RC-R-30, A-62
One-Day Transaction	RC-5, RC-10, A-34
Option Contracts	RC-B-2, RC-L-13, RC-L-14, A-27, A-62
Call Option	A-27
Exchange-Traded Option	RC-L-13
Over-the-Counter Option	RC-L-14
Purchased Option	RC-L-14, RC-L-16, A-27
Put Option	A-27, A-70
Written Option	RC-L-13, RC-L-15, RC-R-26a, A-27
Optional Narrative Statement	RC-X-1
Organization Costs	A-75
Other Assets	RC-9, RC-F-1
Other Borrowed Money	RI-8, RC-10b, RC-H-1, RC-K-4, RC-M-8, A-33, A-36, A-51, A-67, A-82
Other Comprehensive Income	RI-A-4, A-29, A-38
Other Data for Deposit Insurance and FICO Assessments	RC-O-1
Other Depository Institutions in the U.S.	RC-C-8, RC-E-8, A-17
Other Expenses Accrued and Unpaid	RC-G-1
Other Fiduciary Accounts	RC-T-4, RC-T-6, RC-T-11
Other Liabilities	RC-11, RC-G-1
Other Real Estate Owned	RI-12a, RI-14, RI-20a, RC-8, RC-M-3, RC-M-5, RC-R-22a, A-35
Other U.S. Depository Institutions	RI-B-2, RC-E-18, RC-N-6

Overdraft	RI-10, RC-C-5, RC-C-15, RC-C-16, RC-C-18, RC-E-2, RC-O-2, RC-T-2, A-54, A-63
-----------	---

Pair-Offs	A-72
Partnerships	RI-11, RI-12, RI-15, RC-M-4, RC-M-7, A-33
Pass-Through Reserve Balances	RC-4, RC-A-4, RC-A-6, RC-O-4, RC-R-19, A-64
Past Due and Nonaccrual Loans, Leases, and Other Assets	RC-N-1
Payable Through Drafts	RC-E-3, RC-O-1
Paying Agent	RC-T-10
Personal Trust and Agency Accounts	RC-T-3, RC-T-5, RC-T-7, RC-T-11
Placements and Takings	A-65
Policyholder Benefits	RC-G-2
Pooling of Interests	RI-1, RI-A-2, RI-B-6, RC-K-1, A-11
Postage	RI-20a, RI-E-1, A-76
Pre-Opening Income and Expenses	RI-1, RI-A-3, A-76
Precious Metals Contracts	RC-R-28, RC-R-32
Preferred Stock	RI-A-1, RI-A-2, RC-B-9, RC-R-3, RC-R-8b, RC-R-9, RC-T-9, A-65
Auction Rate	RC-R-9
Intermediate-Term	RC-R-8b
Limited-Life	RI-A-2, RI-A-4, RC-10b, RC-12, RC-R-8b, A-65
Long-Term	RC-R-8b, RC-R-9
Perpetual	RI-A-1, RI-A-2, RI-A-3, RI-A-4, RC-12, A-65
Cumulative	RC-R-9
Nonqualifying	RC-R-3
Redeemable	RC-R-8b
Premises and Fixed Assets	12, RI-12a, RC-7, RC-R-22a
Expenses of	RI-18, RC-T-6, A-51
Premium Refund Clause	A-69
Premiums	12, RC-B-1, RC-O-4, A-65
Prepaid Expenses	RC-F-3

Preparation of the Reports	5
Prepayment Penalties	RI-2
Principal-Only Strips	RC-B-6, RC-R-20, RC-R-20b, RC-R-22a, A-28
Principal Shareholders, Extensions of Credit to	RC-M-1
Property Taxes	RI-18, RC-T-6
Proprietary Mutual Funds and Annuities	RC-M-11
Provision for Allocated Transfer Risk	RI-9
Provision for Credit Losses on Off-Balance Sheet Credit Exposures	RI-22
Provision for Loan and Lease Losses	RI-9, RI-B-7, RI-D-1, A-3, A-57
Publication Requirements	10
Purchase Acquisition	RI-1, RI-A-3, RI-B-6, RC-K-1, A-11
Purchased Credit Card Relationships	RC-M-3, RC-R-4, RC-R-11, RC-R-22a
Push Down Accounting	11, RI-1, RI-29, RI-A-4, RI-B-6, RI-B-7, RC-K-1, A-12

Qualifying Subordinated Debt and Redeemable Preferred Stock	RC-R-8b
Quarterly Averages	RC-K-1

Ratings-Based Approach	RC-R-16, RC-R-22a, RC-R-23, A-70
Real Estate	RC-M-4, RC-M-7, RC-T-9
Real Estate Mortgage Investment Conduits (REMICs)	RC-B-6, RC-B-7, RC-B-16, RC-H-3
Reciprocal Balances	RC-A-1, RC-E-2, RC-O-6, RC-O-7, A-66
Reciprocal Holdings of Capital Instruments	RC-R-11, RC-R-15

Recourse	RC-R-24a, RC-S-2, A-68, A-69
Financial Assets Transferred With Recourse	RC-R-1, RC-R-2, RC-R-18, RC-R-22a, RC-R-24a, RC-R-26, RC-S-2, RC-S-3, RC-S-7, A-68
Liability Account	RC-G-2, A-4
Low Level Exposure	RC-R-1, RC-R-23, RC-R-24a, A-70, A-70a
Small Business Obligations Transferred With Recourse	RC-R-24a, RC-S-8
Recoveries on Loans and Leases	RI-B-1, RI-B-7, RC-S-5, RC-S-6
Reduced-Profit Method	RC-M-4, RC-M-5, A-37
Registrar	RC-T-10
Regular Way Securities Trades	A-26, A-73
Regulatory Capital	RC-R-1
Reinsurance Recoverables	RC-F-4
Related Interests, Extensions of Credit to	RC-M-1
Release of Reports	11
Remote Service Units	RI-10, RI-13, RC-E-4, RC-E-5, A-18, A-21
Renegotiated Troubled Debt	A-83
Rental Income	RI-14, RI-15, RI-18, RI-27
Reorganization	A-13
Reporting by Type of Office	10
Reporting Unit	RI-19, RI-20
Reposessed Property	RI-12a, RC-F-3, A-35
Repurchase/Resale Agreements	A-35, A-63, A-66, A-68, A-73
Research and Development Costs	RI-21
Reserve for Contingencies	RC-12
Restructured Loans and Leases	RC-C-21, RC-N-3, RC-N-9, A-56, A-61, A-83
Residuals	RC-R-18, RC-R-22a, RC-R-22b, RC-R-24a, RC-S-4, A-68, A-70
Restatements	RI-A-1, RI-E-2, A-2
Retained Earnings	12, RI-A-1, RC-12, A-1, A-2, A-12, A-13
Retained Subordinated Interests	RC-R-24b, A-69, A-70

Retirement of Capital Stock	RI-A-2
Retirement Plan Contributions	RI-16
Retirement Related Trust and Agency Accounts	RC-T-3, RC-T-4, RC-T-5, RC-T-6, RC-T-11
Revenue Obligations	RC-B-4, RC-R-20, RC-R-20b
Revolving Underwriting Facilities (RUFs)	RC-L-1, RC-L-3, RC-R-2, RC-R-26b
Right of Setoff	A-62
Risk-Based Capital	RC-R-1, A-68
20 Percent Risk Weight	RC-R-16
Covered Positions	RC-R-17, RC-R-28
Credit Conversion Factors	RC-R-1, RC-R-2
Credit Equivalent Amount	RC-R-1, RC-R-15, RC-R-23, RC-R-24, RC-R-24a, RC-R-25, RC-R-26, RC-R-26a, RC-R-26b, RC-R-27, RC-R-28
Items Not Subject to Risk-Weighting	13, RC-R-15
Market Risk Capital Guidelines	RC-R-17, RC-R-22, RC-R-28
Market Risk Equivalent Assets	RC-R-28
Ratings-Based Approach	RC-R-16, RC-R-22a, RC-R-23, A-70
Ratios	RC-R-14
Risk-Weighted Assets	RC-R-15, RC-R-29
Sales of Assets for Risk-Based Capital Purposes	A-68
Tier 1 Capital	13, RC-R-8b
Tier 2 Capital	RC-R-10
Tier 3 Capital	RC-R-10
Total Risk-Based Capital	13, RC-R-11
200 Percent Risk Weight	RC-R-18
Zero Percent Risk Weight	RC-R-15
Rounding	12

Safe Deposit Boxes	RI-13, RI-E-1
Safekeeping Accounts	RC-T-5, RC-T-6, RC-T-11

Salaries and Employee Benefits	RI-16, RC-T-6, A-76
Sale-Leaseback Transactions	RC-G-2, A-52
Sales of Assets for Risk-Based Capital Purposes	A-68
Sales of Capital Stock	RI-A-2
Sales Taxes	RI-21
Savings Bonds	RI-13, RC-2, RC-A-2, RC-E-7
SEC Staff Accounting Bulletin No. 92	9
Securities	RI-5, RC-5, RC-B-1, RC-H-2, RC-H-3, RC-K-1, RC-K-2, RC-N-8, RC-R-5, RC-R-20, RC-R-20a, A-72
Accrued Interest on Securities Purchased	RC-F-3
Available-for-Sale	13, RI-A-4, RC-5, RC-13, RC-B-1, RC-B-17, RC-H-2, RC-R-5, RC-R-20a, A-72
Borrowed	RC-B-2, RC-L-7, RC-T-2, A-73
Collateralized Mortgage Obligations (CMOs)	RC-B-6, RC-B-16, RC-H-3, RC-T-8
Commercial Paper	RC-7, RC-B-8, RC-B-9, A-15
Equity Securities	RC-R-2, RC-R-10
That Do Not Have Readily Determinable Fair Values	RI-7, RC-F-2, RC-H-4
With Readily Determinable Fair Values	RI-6, RC-B-9, RC-H-3, RC-K-3, RC-R-20a, RC-R-20b
Federal Home Loan Mortgage Corporation (FHLMC)	RC-B-3, RC-B-6, RC-B-7, RC-B-9, RC-H-3, RC-R-20, RC-R-20a, RC-R-20b, RC-R-22, RC-T-8
Federal National Mortgage Association (FNMA)	RC-B-3, RC-B-6, RC-B-7, RC-B-9, RC-H-3, RC-R-20, RC-R-20a, RC-R-20b, RC-R-22, RC-T-8
Foreign Debt Securities	RC-B-9, RC-H-3, RC-T-8
Government National Mortgage Association (GNMA)	RC-B-3, RC-B-6, RC-B-7, RC-H-3, RC-R-20, RC-R-20a, RC-R-20b, RC-R-22, RC-T-8
Held-to-Maturity	RC-5, RC-B-1, RC-B-17, RC-H-2, RC-R-20, A-72

Impairment of	RI-16, A-72
Interest and Dividend Income on	RI-5, RI-28
Lent	RC-B-2, RC-L-5, RC-R-2, RC-R-24, RC-T-2, RC-T-7, A-73
Market Value of	A-59
Maturity and Repricing Data for Debt Securities	RC-B-11
Mortgage-Backed Securities	RI-6, RC-B-5, RC-B-6, RC-B-13, RC-B-14, RC-D-1, RC-H-2, RC-H-3, RC-K-1, RC-R-16, RC-R-20, RC-R-20a, RC-R-20b, RC-R-22, A-66
Mutual Funds	RI-6, RC-B-9, RC-H-3, RC-K-3
Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities	13, RI-A-4, RC-13, RC-R-2
Other Debt Securities	RI-6, RC-B-8, RC-B-13, RC-D-2, RC-H-3, RC-K-2, RC-T-8
Participations in Pools of Securities	RC-6, RC-10a, RC-B-1, A-67
Pass-Through Securities	RC-B-6, RC-B-13, RC-B-14, RC-D-1, RC-H-2, RC-T-8
Past Due and Nonaccrual	RC-N-8
Pledged	RC-B-1, RC-B-11
Purchased Under Agreements to Resell	RI-6, RC-6, RC-B-1, RC-H-1, RC-K-2, RC-R-20b, RC-T-8, A-63, A-66, A-68
Real Estate Mortgage Investment Conduits (REMICs)	RC-B-6, RC-B-16, RC-H-3, RC-T-8
Realized Gains (Losses)	RI-16, RI-D-1
Securities Activities	A-72
Sold Under Agreements to Repurchase	RI-8, RC-10a, RC-B-1, RC-H-1, RC-K-4, A-63, A-66, A-68
States and Political Subdivisions in the U.S.	RI-6, RC-7, RC-B-4, RC-B-13, RC-D-1, RC-H-2, RC-K-2, RC-R-20, RC-R-20a, RC-R-20b, RC-R-22, RC-R-22a, RC-T-8
Stripped Mortgage-Backed Securities	RC-B-6, RC-B-16, RC-H-3, RC-R-20, RC-R-20b, RC-R-22

Securities (cont.)	
STRIPS	RC-B-2, A-16
Structured Notes	RC-B-17
Subordinated	RC-S-2, RC-S-4
Tax-Exempt	RI-26, RI-28
Trading	RC-7, RC-B-17, RC-D-1, A-72
Trust Preferred	RC-B-8, A-84
U.S. Government Agency Obligations	RI-6, RC-7, RC-B-3, RC-B-13, RC-D-1, RC-H-2, RC-K-1, RC-R-15, RC-R-20, RC-R-20a, RC-R-22, RC-T-8
U.S. Government-Sponsored Agency Obligations	RC-B-3, RC-R-20, RC-R-20a, RC-R-22
U.S. Treasury	RI-6, RC-7, RC-B-2, RC-B-13, RC-D-1, RC-H-2, RC-K-1, RC-R-20, RC-R-20a, RC-R-22, RC-T-8
Underwriting	RI-11, RC-L-3
When-Issued	RC-L-7, RC-L-8, RC-L-12, A-72, A-84
Securitization Activities	RC-S-1
Securitization Income	RI-11
Selected Balance Sheet Items for Domestic Offices	RC-H-1
Seller-Provided Credit Enhancement	RC-S-2, RC-S-3, RC-S-7
Seller's Interest	RC-S-2, RC-S-5
Separate Account Assets	RC-F-4
Separate Account Liabilities	RC-G-2
Separate Entity Method	11, A-45
Service Charges on Deposit Accounts	RI-9, RI-14
Servicing	
Assets Serviced for Others	RC-S-3, RC-S-8
Contractually Specified Servicing Fees	A-74
Disallowed Servicing Assets	RC-R-4, RC-R-11, RC-R-15, RC-R-22a
Mortgage Servicing Assets	RI-11, RC-M-2, A-74
Net Servicing Fees	RI-11

Servicing (cont.)	
Nonmortgage Servicing Assets	RI-11, RC-M-3, A-74
Servicing Assets and Liabilities	A-74
Servicing, Securitization, and Asset Sale Activities	RC-S-1
Setoff	A-62
Settlement Date Accounting	RC-B-1, A-78
Shell Branches	A-75
Shifts in Reporting Status	3
Short Position	RC-D-3, A-73, A-75
Short-Term Obligations	RC-T-8
Signatures	5
Small Business Investment Company	RC-R-8, RC-R-8a
Small Business Obligations	RC-R-24a, A-70
Social Security Taxes	RC-E-7, RI-16
Spread Accounts	RC-R-24a, RC-S-2, A-71
Start-Up Activities	A-75
States and Political Subdivisions in the U.S.	
Deposits of	RC-E-8, RC-E-18
General Obligation Claims on	RC-R-16
Obligations of	RI-4, RI-26, RI-27, RC-C-16
Securities Issued By	RI-6, RI-26, RI-28, RC-7, RC-B-4, RC-B-13, RC-D-1, RC-H-2, RC-K-2, RC-R-20, RC-R-20a, RC-R-20b, RC-R-22, RC-R-22a
Stock Options	RI-A-2
Strip Participation	A-70
STRIPS	RC-B-2, A-16
Structured Notes	RC-B-17
Subchapter S Election	RI-32
Submission Date	7
Submission of Reports	6
Subordinated Notes and Debentures	RI-8, RC-10b, RC-12, RC-R-8b, A-76

Subsidiaries	8, 9, 10, A-76
Deposits of Consolidated Subsidiaries	RC-O-2
Financial	RC-R-12
Investments in Unconsolidated Subsidiaries	8, 12, RI-11, RI-12, RI-15, RC-8, RC-M-7, RC-R-22a, A-33, A-77
Majority-Owned	8, A-76
Minority Interests in Consolidated Subsidiaries	RC-11, RC-R-3
Real Estate	RC-R-8a
Significant	8, A-76
Trust Company	RI-9, RC-T-1
Unconsolidated Banking and Finance	RC-R-22a
Surplus	RI-A-1, RC-12, A-11
Suspense Accounts	A-77
Swap Contracts	RC-L-10, RC-L-16, A-27, A-62
Sweep Arrangements, Retail	A-24
Syndications	A-56, A-78

Tax-Exempt Income	RI-27, RI-28
Telephone Expenses	RI-20a, A-76
Tellers' Overages and Shortages	RI-14, RI-21
Temporary Differences	A-4, A-12, A-42
Term Federal Funds	A-35, A-54
Tier 1 Capital	13, RC-R-8b
Tier 2 Capital	RC-R-10
Tier 3 Capital	RC-R-10
Total Assets	RC-9, RC-H-2, RC-I-1, RC-K-3, RC-R-22b
Total Equity Capital	13, RI-A-1, RI-A-5, RC-15, RC-R-2
Total Liabilities	RC-11, RC-H-2, RC-I-1
Total Risk-Based Capital	13, RC-R-11
Trade Date Accounting	RC-B-1, A-78
Trading	
Trading Account	A-72, A-78

Trading (cont.)	
Trading Assets	3, RI-6, RC-7, RC-D-1, RC-D-3, RC-K-3, RC-R-22, A-79
Trading Derivatives	RC-D-2, RC-D-3, RC-L-17, RC-L-18, A-31
Trading Liabilities	RI-8, RC-10b, RC-D-1, RC-D-3, A-79
Trading Revenue	RI-10, RI-29, A-31
Transaction Accounts	RI-7, RC-E-4, RC-E-5, RC-K-3, A-18
Transactions Near End of Period	13
Transactions with Parent Holding Company	RI-A-5, RI-E-2
Transfer Agent	RC-T-10
Transfers of Financial Assets	A-79
Travelers' Checks	RI-13, RC-E-3, RC-E-6, RC-E-7
Treasury Receipts	RC-B-9, A-15
Treasury Stock	RI-A-3, RC-15, A-83
Treasury Tax and Loan Accounts	RI-13, RC-E-7
Troubled Debt Restructurings	RI-24, RC-C-21, RC-N-3, RC-N-9, A-56, A-61, A-83
Trusteeships, Corporate and Municipal	RC-T-9
Trust Funds	RC-E-2, RC-O-2, A-17
Trust Income	RI-9, RC-T-5, RC-T-7
Trust Overdrafts	RC-O-2
Trust Preferred Securities	RC-B-8, A-84

Underlying	A-26
Underwriting Fees, Securities	RI-11
Underwriting Income, Insurance	RI-12
Undivided Profits	RC-12
Unearned ESOP Shares	RC-15
Unearned Insurance Premiums	RC-G-2
Unemployment Taxes	RI-16
Uniform Resource Locator (URL)	RC-M-11
Uninvested Trust Funds	9, RC-O-2
Unit Investment Trusts	RC-T-9

Unposted Credits	RC-O-2
Unposted Debits	RC-3, RC-A-3, RC-O-1
Unused Commitments	RC-L-1, RC-R-2, RC-R-26b, A-57
U.S. Branches and Agencies of Foreign Banks	RC-A-4, RC-C-8, RC-E-8, RC-E-18, A-9, A-16
U.S. Territories and Possessions	A-85
Utility Costs	RI-18, RC-T-6

Valuation Allowance	RI-12a, RI-23, RI-B-8, RC-6, RC-C-1, RC-M-2, RC-M-5, A-43, A-75, A-85
Venture Capital Revenue	RI-11
Verification	13

Web Site	RC-M-11
When-Issued Securities	RC-L-7, RC-L-8, RC-L-12, A-72, A-85
Withheld Taxes	RC-E-7, RC-E-8, A-17