

Dollar amounts in thousands

|  |          |            |     |
|--|----------|------------|-----|
| 5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....   | RIADC906 | 20,000     | 5.  |
| 6. Total noninterest expense in foreign offices.....   | RIADC907 | 10,081,000 | 6.  |
| 7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs..... | RIADC908 | 20,000     | 7.  |
| 8. Applicable income taxes (on items 1 through 7).....   | RIADC909 | -385,000   | 8.  |
| 9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....   | RIADC910 | 0          | 9.  |
| 10. Net income attributable to foreign offices before internal allocations of income and expense.....  | RIADC911 | 6,259,000  | 10. |
| 11. Internal allocations of income and expense applicable to foreign offices.....  | RIADC912 | -4,039,000 | 11. |
| 12. Eliminations arising from the consolidation of foreign offices with domestic offices.....  | RIADC913 | -1,232,000 | 12. |
| 13. Consolidated net income attributable to foreign offices.....   | RIADC914 | 988,000    | 13. |

### Schedule RI-E - Explanations

Dollar amounts in thousands

|   |          |                      |        |
|---|----------|----------------------|--------|
| 1. Other noninterest income (from Schedule RI, item 5.I) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:  |          |                      | 1.     |
| a. Income and fees from the printing and sale of checks.....  | RIADC013 | 0                    | 1.a.   |
| b. Earnings on/increase in value of cash surrender value of life insurance.....   | RIADC014 | 0                    | 1.b.   |
| c. Income and fees from automated teller machines (ATMs).....   | RIADC016 | 0                    | 1.c.   |
| d. Rent and other income from other real estate owned.....  | RIAD4042 | 0                    | 1.d.   |
| e. Safe deposit box rent.....   | RIADC015 | 0                    | 1.e.   |
| f. Net change in the fair values of financial instruments accounted for under a fair value option.....  | RIADF229 | 498,000              | 1.f.   |
| g. Bank card and credit card interchange fees.....  | RIADF555 | 1,021,000            | 1.g.   |
| h. Disclose component and the dollar amount of that component:  |          |                      | 1.h.   |
| 1. Describe component.....  | TEXT4461 | Loan commitment fees | 1.h.1. |
| 2. Amount of component.....   | RIAD4461 | 299,000              | 1.h.2. |
| i. Disclose component and the dollar amount of that component:  |          |                      | 1.i.   |
| 1. Describe component.....  | TEXT4462 | Click here for value | 1.i.1. |
| 2. Amount of component.....   | RIAD4462 | 383,000              | 1.i.2. |
| j. Disclose component and the dollar amount of that component:  |          |                      | 1.j.   |
| 1. Describe component.....  | TEXT4463 | Click here for value | 1.j.1. |
| 2. Amount of component.....   | RIAD4463 | 314,000              | 1.j.2. |
| 2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d: |          |                      | 2.     |
| a. Data processing expenses.....  | RIADC017 | 0                    | 2.a.   |
| b. Advertising and marketing expenses.....  | RIAD0497 | 424,000              | 2.b.   |
| c. Directors' fees.....   | RIAD4136 | 0                    | 2.c.   |
| d. Printing, stationery, and supplies.....  | RIADC018 | 0                    | 2.d.   |
| e. Postage.....   | RIAD8403 | 0                    | 2.e.   |
| f. Legal fees and expenses.....   | RIAD4141 | 0                    | 2.f.   |
| g. FDIC deposit insurance assessments.....  | RIAD4146 | 0                    | 2.g.   |
| h. Accounting and auditing expenses.....  | RIADF556 | 0                    | 2.h.   |
| i. Consulting and advisory expenses.....  | RIADF557 | 2,500,000            | 2.i.   |
| j. Automated teller machine (ATM) and interchange expenses.....   | RIADF558 | 0                    | 2.j.   |
| k. Telecommunications expenses.....   | RIADF559 | 0                    | 2.k.   |
| l. Disclose component and the dollar amount of that component:  |          |                      | 2.l.   |

Dollar amounts in thousands

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| 5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....   | RIADC906 | 61,000     | 5.  |
| 6. Total noninterest expense in foreign offices.....   | RIADC907 | 13,297,000 | 6.  |
| 7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs..... | RIADC908 | 22,000     | 7.  |
| 8. Applicable income taxes (on items 1 through 7).....   | RIADC909 | -313,000   | 8.  |
| 9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....   | RIADC910 | 0          | 9.  |
| 10. Net income attributable to foreign offices before internal allocations of income and expense.....  | RIADC911 | 8,364,000  | 10. |
| 11. Internal allocations of income and expense applicable to foreign offices.....  | RIADC912 | -4,839,000 | 11. |
| 12. Eliminations arising from the consolidation of foreign offices with domestic offices.....  | RIADC913 | 2,321,000  | 12. |
| 13. Consolidated net income attributable to foreign offices.....   | RIADC914 | 5,846,000  | 13. |

### Schedule RI-E - Explanations

Dollar amounts in thousands

|   |          |                      |        |
|---|----------|----------------------|--------|
| 1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:  |          |                      | 1.     |
| a. Income and fees from the printing and sale of checks.....  | RIADC013 | 0                    | 1.a.   |
| b. Earnings on/increase in value of cash surrender value of life insurance.....   | RIADC014 | 0                    | 1.b.   |
| c. Income and fees from automated teller machines (ATMs).....   | RIADC016 | 0                    | 1.c.   |
| d. Rent and other income from other real estate owned.....  | RIAD4042 | 0                    | 1.d.   |
| e. Safe deposit box rent.....   | RIADC015 | 0                    | 1.e.   |
| f. Net change in the fair values of financial instruments accounted for under a fair value option.....  | RIADF229 | 0                    | 1.f.   |
| g. Bank card and credit card interchange fees.....  | RIADF555 | 1,251,000            | 1.g.   |
| h. Disclose component and the dollar amount of that component:  |          |                      | 1.h.   |
| 1. Describe component.....  | TEXT4461 | Loan commitment fees | 1.h.1. |
| 2. Amount of component.....   | RIAD4461 | 423,000              | 1.h.2. |
| i. Disclose component and the dollar amount of that component:  |          |                      | 1.i.   |
| 1. Describe component.....  | TEXT4462 | Click here for value | 1.i.1. |
| 2. Amount of component.....   | RIAD4462 | 518,000              | 1.i.2. |
| j. Disclose component and the dollar amount of that component:  |          |                      | 1.j.   |
| 1. Describe component.....  | TEXT4463 | Click here for value | 1.j.1. |
| 2. Amount of component.....   | RIAD4463 | 438,000              | 1.j.2. |
| 2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d: |          |                      | 2.     |
| a. Data processing expenses.....  | RIADC017 | 0                    | 2.a.   |
| b. Advertising and marketing expenses.....  | RIAD0497 | 631,000              | 2.b.   |
| c. Directors' fees.....   | RIAD4136 | 0                    | 2.c.   |
| d. Printing, stationery, and supplies.....  | RIADC018 | 0                    | 2.d.   |
| e. Postage.....   | RIAD8403 | 0                    | 2.e.   |
| f. Legal fees and expenses.....   | RIAD4141 | 0                    | 2.f.   |
| g. FDIC deposit insurance assessments.....  | RIAD4146 | 0                    | 2.g.   |
| h. Accounting and auditing expenses.....  | RIADF556 | 0                    | 2.h.   |
| i. Consulting and advisory expenses.....  | RIADF557 | 3,563,000            | 2.i.   |
| j. Automated teller machine (ATM) and interchange expenses.....   | RIADF558 | 0                    | 2.j.   |
| k. Telecommunications expenses.....   | RIADF559 | 0                    | 2.k.   |
| l. Disclose component and the dollar amount of that component:  |          |                      | 2.l.   |

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| d. Other noninterest income.....   | RIADC905 | 1,269,000  | 4.d. |
| 5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....   | RIADC906 | 55,000     | 5.   |
| 6. Total noninterest expense in foreign offices.....   | RIADC907 | 2,779,000  | 6.   |
| 7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs..... | RIADC908 | 9,000      | 7.   |
| 8. Applicable income taxes (on items 1 through 7).....   | RIADC909 | 636,000    | 8.   |
| 9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....   | RIADC910 | 0          | 9.   |
| 10. Net income attributable to foreign offices before internal allocations of income and expense.....  | RIADC911 | 2,293,000  | 10.  |
| 11. Internal allocations of income and expense applicable to foreign offices.....  | RIADC912 | -1,086,000 | 11.  |
| 12. Eliminations arising from the consolidation of foreign offices with domestic offices.....  | RIADC913 | -23,000    | 12.  |
| 13. Consolidated net income attributable to foreign offices.....   | RIADC914 | 1,184,000  | 13.  |

**Schedule RI-E - Explanations**

Dollar amounts in thousands

|   |          |                      |        |
|---|----------|----------------------|--------|
| 1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:  |          |                      | 1.     |
| a. Income and fees from the printing and sale of checks.....  | RIADC013 | 0                    | 1.a.   |
| b. Earnings on/increase in value of cash surrender value of life insurance.....   | RIADC014 | 0                    | 1.b.   |
| c. Income and fees from automated teller machines (ATMs).....   | RIADC016 | 0                    | 1.c.   |
| d. Rent and other income from other real estate owned.....  | RIAD4042 | 0                    | 1.d.   |
| e. Safe deposit box rent.....   | RIADC015 | 0                    | 1.e.   |
| f. Net change in the fair values of financial instruments accounted for under a fair value option.....  | RIADF229 | 486,000              | 1.f.   |
| g. Bank card and credit card interchange fees.....  | RIADF555 | 398,000              | 1.g.   |
| h. Disclose component and the dollar amount of that component:  |          |                      | 1.h.   |
| 1. Describe component.....  | TEXT4461 | Loan commitment fees | 1.h.1. |
| 2. Amount of component.....   | RIAD4461 | 131,000              | 1.h.2. |
| i. Disclose component and the dollar amount of that component:  |          |                      | 1.i.   |
| 1. Describe component.....  | TEXT4462 | Click here for value | 1.i.1. |
| 2. Amount of component.....   | RIAD4462 | 144,000              | 1.i.2. |
| j. Disclose component and the dollar amount of that component:  |          |                      | 1.j.   |
| 1. Describe component.....  | TEXT4463 | Click here for value | 1.j.1. |
| 2. Amount of component.....   | RIAD4463 | 129,000              | 1.j.2. |
| 2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d: |          |                      | 2.     |
| a. Data processing expenses.....  | RIADC017 | 114,000              | 2.a.   |
| b. Advertising and marketing expenses.....  | RIAD0497 | 143,000              | 2.b.   |
| c. Directors' fees.....   | RIAD4136 | 0                    | 2.c.   |
| d. Printing, stationery, and supplies.....  | RIADC018 | 0                    | 2.d.   |
| e. Postage.....   | RIAD8403 | 0                    | 2.e.   |
| f. Legal fees and expenses.....   | RIAD4141 | 0                    | 2.f.   |
| g. FDIC deposit insurance assessments.....  | RIAD4146 | 255,000              | 2.g.   |
| h. Accounting and auditing expenses.....  | RIADF556 | 0                    | 2.h.   |
| i. Consulting and advisory expenses.....  | RIADF557 | 850,000              | 2.i.   |
| j. Automated teller machine (ATM) and interchange expenses.....   | RIADF558 | 0                    | 2.j.   |
| k. Telecommunications expenses.....   | RIADF559 | 0                    | 2.k.   |
| l. Disclose component and the dollar amount of that component:  |          |                      | 2.l.   |

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| d. Other noninterest income.....   | RIADC905 | 2,212,000  | 4.d. |
| 5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....   | RIADC906 | 223,000    | 5.   |
| 6. Total noninterest expense in foreign offices.....   | RIADC907 | 5,863,000  | 6.   |
| 7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs..... | RIADC908 | 11,000     | 7.   |
| 8. Applicable income taxes (on items 1 through 7).....   | RIADC909 | 1,117,000  | 8.   |
| 9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....   | RIADC910 | 0          | 9.   |
| 10. Net income attributable to foreign offices before internal allocations of income and expense.....  | RIADC911 | 3,863,000  | 10.  |
| 11. Internal allocations of income and expense applicable to foreign offices.....  | RIADC912 | -117,000   | 11.  |
| 12. Eliminations arising from the consolidation of foreign offices with domestic offices.....  | RIADC913 | -1,759,000 | 12.  |
| 13. Consolidated net income attributable to foreign offices.....   | RIADC914 | 1,987,000  | 13.  |

### Schedule RI-E - Explanations

Dollar amounts in thousands

|  |          |                      |        |
|--|----------|----------------------|--------|
| 1. Other noninterest income (from Schedule RI, item 5.i.) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.i:  |          |                      | 1.     |
| a. Income and fees from the printing and sale of checks.....   | RIADC013 | 0                    | 1.a.   |
| b. Earnings on/increase in value of cash surrender value of life insurance.....  | RIADC014 | 0                    | 1.b.   |
| c. Income and fees from automated teller machines (ATMs).....  | RIADC016 | 0                    | 1.c.   |
| d. Rent and other income from other real estate owned.....   | RIAD4042 | 0                    | 1.d.   |
| e. Safe deposit box rent.....  | RIADC015 | 0                    | 1.e.   |
| f. Net change in the fair values of financial instruments accounted for under a fair value option.....   | RIADF229 | 679,000              | 1.f.   |
| g. Bank card and credit card interchange fees.....   | RIADF555 | 863,000              | 1.g.   |
| h. Disclose component and the dollar amount of that component:   |          |                      | 1.h.   |
| 1. Describe component.....   | TEXT4461 | Loan commitment fees | 1.h.1. |
| 2. Amount of component.....  | RIAD4461 | 289,000              | 1.h.2. |
| i. Disclose component and the dollar amount of that component:   |          |                      | 1.i.   |
| 1. Describe component.....   | TEXT4462 | Click here for value | 1.i.1. |
| 2. Amount of component.....  | RIAD4462 | 303,000              | 1.i.2. |
| j. Disclose component and the dollar amount of that component:   |          |                      | 1.j.   |
| 1. Describe component.....   | TEXT4463 | Click here for value | 1.j.1. |
| 2. Amount of component.....  | RIAD4463 | 267,000              | 1.j.2. |
| 2. Other noninterest expense (from Schedule RI, item 7.d.) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d: |          |                      | 2.     |
| a. Data processing expenses.....   | RIADC017 | 0                    | 2.a.   |
| b. Advertising and marketing expenses.....   | RIAD0497 | 295,000              | 2.b.   |
| c. Directors' fees.....  | RIAD4136 | 0                    | 2.c.   |
| d. Printing, stationery, and supplies.....   | RIADC018 | 0                    | 2.d.   |
| e. Postage.....  | RIAD8403 | 0                    | 2.e.   |
| f. Legal fees and expenses.....  | RIAD4141 | 0                    | 2.f.   |
| g. FDIC deposit insurance assessments.....   | RIAD4146 | CONF                 | 2.g.   |
| h. Accounting and auditing expenses.....   | RIADF556 | 0                    | 2.h.   |
| i. Consulting and advisory expenses.....   | RIADF557 | 1,678,000            | 2.i.   |
| j. Automated teller machine (ATM) and interchange expenses.....  | RIADF558 | 0                    | 2.j.   |
| k. Telecommunications expenses.....  | RIADF559 | 0                    | 2.k.   |
| l. Disclose component and the dollar amount of that component:   |          |                      | 2.l.   |

Dollar amounts in thousands

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| d. Other noninterest income.....   | RIADC905 | 3,200,000  | 4.d. |
| 5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....   | RIADC906 | 258,000    | 5.   |
| 6. Total noninterest expense in foreign offices.....   | RIADC907 | 9,500,000  | 6.   |
| 7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs..... | RIADC908 | 13,000     | 7.   |
| 8. Applicable income taxes (on items 1 through 7).....   | RIADC909 | 1,774,000  | 8.   |
| 9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....   | RIADC910 | 0          | 9.   |
| 10. Net income attributable to foreign offices before internal allocations of income and expense.....  | RIADC911 | 5,564,000  | 10.  |
| 11. Internal allocations of income and expense applicable to foreign offices.....  | RIADC912 | -295,000   | 11.  |
| 12. Eliminations arising from the consolidation of foreign offices with domestic offices.....  | RIADC913 | -1,574,000 | 12.  |
| 13. Consolidated net income attributable to foreign offices.....   | RIADC914 | 3,695,000  | 13.  |

### Schedule RI-E - Explanations

Dollar amounts in thousands

|   |          |                      |        |
|---|----------|----------------------|--------|
| 1. Other noninterest income (from Schedule RI, item 5.i) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.i:  |          |                      | 1.     |
| a. Income and fees from the printing and sale of checks.....  | RIADC013 | 0                    | 1.a.   |
| b. Earnings on/increase in value of cash surrender value of life insurance.....   | RIADC014 | 361,000              | 1.b.   |
| c. Income and fees from automated teller machines (ATMs).....   | RIADC016 | 0                    | 1.c.   |
| d. Rent and other income from other real estate owned.....  | RIAD4042 | 0                    | 1.d.   |
| e. Safe deposit box rent.....   | RIADC015 | 0                    | 1.e.   |
| f. Net change in the fair values of financial instruments accounted for under a fair value option.....  | RIADF229 | 1,940,000            | 1.f.   |
| g. Bank card and credit card interchange fees.....  | RIADF555 | 1,313,000            | 1.g.   |
| h. Disclose component and the dollar amount of that component:  |          |                      | 1.h.   |
| 1. Describe component.....  | TEXT4461 | Loan commitment fees | 1.h.1. |
| 2. Amount of component.....   | RIAD4461 | 443,000              | 1.h.2. |
| i. Disclose component and the dollar amount of that component:  |          |                      | 1.i.   |
| 1. Describe component.....  | TEXT4462 | Click here for value | 1.i.1. |
| 2. Amount of component.....   | RIAD4462 | 475,000              | 1.i.2. |
| j. Disclose component and the dollar amount of that component:  |          |                      | 1.j.   |
| 1. Describe component.....  | TEXT4463 | Click here for value | 1.j.1. |
| 2. Amount of component.....   | RIAD4463 | 415,000              | 1.j.2. |
| 2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d: |          |                      | 2.     |
| a. Data processing expenses.....  | RIADC017 | 381,000              | 2.a.   |
| b. Advertising and marketing expenses.....  | RIAD0497 | 463,000              | 2.b.   |
| c. Directors' fees.....   | RIAD4136 | 0                    | 2.c.   |
| d. Printing, stationery, and supplies.....  | RIADC018 | 0                    | 2.d.   |
| e. Postage.....   | RIAD8403 | 0                    | 2.e.   |
| f. Legal fees and expenses.....   | RIAD4141 | 0                    | 2.f.   |
| g. FDIC deposit insurance assessments.....  | RIAD4146 | CONF                 | 2.g.   |
| h. Accounting and auditing expenses.....  | RIADF556 | 0                    | 2.h.   |
| i. Consulting and advisory expenses.....  | RIADF557 | 2,481,000            | 2.i.   |
| j. Automated teller machine (ATM) and interchange expenses.....   | RIADF558 | 0                    | 2.j.   |
| k. Telecommunications expenses.....   | RIADF559 | 0                    | 2.k.   |
| l. Disclose component and the dollar amount of that component:  |          |                      | 2.l.   |

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| d. Other noninterest income.....   | RIADC905 | 4,512,000  | 4.d. |
| 5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....   | RIADC906 | 273,000    | 5.   |
| 6. Total noninterest expense in foreign offices.....   | RIADC907 | 13,031,000 | 6.   |
| 7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs..... | RIADC908 | 16,000     | 7.   |
| 8. Applicable income taxes (on items 1 through 7).....   | RIADC909 | 2,005,000  | 8.   |
| 9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....   | RIADC910 | 0          | 9.   |
| 10. Net income attributable to foreign offices before internal allocations of income and expense.....  | RIADC911 | 6,341,000  | 10.  |
| 11. Internal allocations of income and expense applicable to foreign offices.....  | RIADC912 | 37,000     | 11.  |
| 12. Eliminations arising from the consolidation of foreign offices with domestic offices.....  | RIADC913 | -3,103,000 | 12.  |
| 13. Consolidated net income attributable to foreign offices.....   | RIADC914 | 3,275,000  | 13.  |

### Schedule RI-E - Explanations

Dollar amounts in thousands

*QTR*  
*12/31/09*

|   |          |                      |        |
|---|----------|----------------------|--------|
| 1. Other noninterest income (from Schedule RI, item 5.i) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.i:  |          |                      | 1.     |
| a. Income and fees from the printing and sale of checks.....  | RIADC013 | 0                    | 1.a.   |
| b. Earnings on/increase in value of cash surrender value of life insurance.....   | RIADC014 | 453,000              | 1.b.   |
| c. Income and fees from automated teller machines (ATMs).....   | RIADC016 | 0                    | 1.c.   |
| d. Rent and other income from other real estate owned.....  | RIAD4042 | 0                    | 1.d.   |
| e. Safe deposit box rent.....   | RIADC015 | 0                    | 1.e.   |
| f. Net change in the fair values of financial instruments accounted for under a fair value option.....  | RIADF229 | 2,586,000            | 1.f.   |
| g. Bank card and credit card interchange fees.....  | RIADF555 | 1,786,000            | 1.g.   |
| h. Gains on bargain purchases.....  | RIADJ447 | 0                    | 1.h.   |
| i. Disclose component and the dollar amount of that component:  |          |                      | 1.i.   |
| 1. Describe component.....  | TEXT4461 | Loan commitment fees | 1.i.1. |
| 2. Amount of component.....   | RIAD4461 | 606,000              | 1.i.2. |
| j. Disclose component and the dollar amount of that component:  |          |                      | 1.j.   |
| 1. Describe component.....  | TEXT4462 | Click here for value | 1.j.1. |
| 2. Amount of component.....   | RIAD4462 | 663,000              | 1.j.2. |
| k. Disclose component and the dollar amount of that component:  |          |                      | 1.k.   |
| 1. Describe component.....  | TEXT4463 | Click here for value | 1.k.1. |
| 2. Amount of component.....   | RIAD4463 | 570,000              | 1.k.2. |
| 2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d: |          |                      | 2.     |
| a. Data processing expenses.....  | RIADC017 | 537,000              | 2.a.   |
| b. Advertising and marketing expenses.....  | RIAD0497 | 621,000              | 2.b.   |
| c. Directors' fees.....   | RIAD4136 | 0                    | 2.c.   |
| d. Printing, stationery, and supplies.....  | RIADC018 | 0                    | 2.d.   |
| e. Postage.....   | RIAD8403 | 0                    | 2.e.   |
| f. Legal fees and expenses.....   | RIAD4141 | 0                    | 2.f.   |
| g. FDIC deposit insurance assessments.....  | RIAD4146 | CONF                 | 2.g.   |
| h. Accounting and auditing expenses.....  | RIADF556 | 0                    | 2.h.   |
| i. Consulting and advisory expenses.....  | RIADF557 | 3,316,000            | 2.i.   |
| j. Automated teller machine (ATM) and interchange expenses.....   | RIADF558 | 0                    | 2.j.   |
| k. Telecommunications expenses.....   | RIADF559 | 0                    | 2.k.   |

Dollar amounts in thousands

|  |          |           |      |
|--|----------|-----------|------|
| 4. Noninterest income in foreign offices:  |          |           | 4.   |
| a. Trading revenue.....  | RIADC902 | 2,288,000 | 4.a. |
| b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....   | RIADC903 | 701,000   | 4.b. |
| c. Net securitization income.....  | RIADC904 | 0         | 4.c. |
| d. Other noninterest income.....   | RIADC905 | 1,188,000 | 4.d. |
| 5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....   | RIADC906 | 121,000   | 5.   |
| 6. Total noninterest expense in foreign offices.....   | RIADC907 | 3,062,000 | 6.   |
| 7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs..... | RIADC908 | 2,000     | 7.   |
| 8. Applicable income taxes (on items 1 through 7).....   | RIADC909 | 908,000   | 8.   |
| 9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....   | RIADC910 | 0         | 9.   |
| 10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9).....                             | RIADC911 | 2,081,000 | 10.  |
| 11. Not applicable   |          |           | 11.  |
| 12. Eliminations arising from the consolidation of foreign offices with domestic offices.....  | RIADC913 | 1,017,000 | 12.  |
| 13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....  | RIADC914 | 3,098,000 | 13.  |

### Schedule RI-E - Explanations

Dollar amounts in thousands

|   |          |                      |        |
|---|----------|----------------------|--------|
| 1. Other noninterest income (from Schedule RI, item 5.i) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.i:  |          |                      | 1.     |
| a. Income and fees from the printing and sale of checks.....  | RIADC013 | 0                    | 1.a.   |
| b. Earnings on/increase in value of cash surrender value of life insurance.....   | RIADC014 | 115,000              | 1.b.   |
| c. Income and fees from automated teller machines (ATMs).....   | RIADC016 | 0                    | 1.c.   |
| d. Rent and other income from other real estate owned.....  | RIAD4042 | 0                    | 1.d.   |
| e. Safe deposit box rent.....   | RIADC015 | 0                    | 1.e.   |
| f. Net change in the fair values of financial instruments accounted for under a fair value option.....  | RIADF229 | 719,000              | 1.f.   |
| g. Bank card and credit card interchange fees.....  | RIADF555 | 501,000              | 1.g.   |
| h. Gains on bargain purchases.....  | RIADJ447 | 0                    | 1.h.   |
| i. Disclose component and the dollar amount of that component:  |          |                      | 1.i.   |
| 1. Describe component.....  | TEXT4461 | Loan commitment fees | 1.i.1. |
| 2. Amount of component.....   | RIAD4461 | 141,000              | 1.i.2. |
| j. Disclose component and the dollar amount of that component:  |          |                      | 1.j.   |
| 1. Describe component.....  | TEXT4462 | Click here for value | 1.j.1. |
| 2. Amount of component.....   | RIAD4462 | 203,000              | 1.j.2. |
| k. Disclose component and the dollar amount of that component:  |          |                      | 1.k.   |
| 1. Describe component.....  | TEXT4463 | Click here for value | 1.k.1. |
| 2. Amount of component.....   | RIAD4463 | 158,000              | 1.k.2. |
| 2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d: |          |                      | 2.     |
| a. Data processing expenses.....  | RIADC017 | 0                    | 2.a.   |
| b. Advertising and marketing expenses.....  | RIAD0497 | 174,000              | 2.b.   |
| c. Directors' fees.....   | RIAD4136 | 0                    | 2.c.   |
| d. Printing, stationery, and supplies.....  | RIADC018 | 0                    | 2.d.   |
| e. Postage.....   | RIAD8403 | 0                    | 2.e.   |
| f. Legal fees and expenses.....   | RIAD4141 | 0                    | 2.f.   |
| g. FDIC deposit insurance assessments.....  | RIAD4146 | CONF                 | 2.g.   |

QTR  
3/31/10

Dollar amounts in thousands

|  |          |           |      |
|--|----------|-----------|------|
| 4. Noninterest income in foreign offices:  |          |           | 4.   |
| a. Trading revenue.....  | RIADC902 | 3,892,000 | 4.a. |
| b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....   | RIADC903 | 1,390,000 | 4.b. |
| c. Net securitization income.....  | RIADC904 | 0         | 4.c. |
| d. Other noninterest income.....   | RIADC905 | 2,628,000 | 4.d. |
| 5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....   | RIADC906 | 321,000   | 5.   |
| 6. Total noninterest expense in foreign offices.....   | RIADC907 | 7,339,000 | 6.   |
| 7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs..... | RIADC908 | 3,000     | 7.   |
| 8. Applicable income taxes (on items 1 through 7).....   | RIADC909 | 1,427,000 | 8.   |
| 9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....   | RIADC910 | 0         | 9.   |
| 10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9).....                             | RIADC911 | 2,855,000 | 10.  |
| 11. Not applicable   |          |           | 11.  |
| 12. Eliminations arising from the consolidation of foreign offices with domestic offices.....  | RIADC913 | 1,648,000 | 12.  |
| 13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....  | RIADC914 | 4,503,000 | 13.  |

### Schedule RI-E - Explanations

Dollar amounts in thousands

|   |          |                      |        |
|---|----------|----------------------|--------|
| 1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:  |          |                      | 1.     |
| a. Income and fees from the printing and sale of checks.....  | RIADC013 | 0                    | 1.a.   |
| b. Earnings on/increase in value of cash surrender value of life insurance.....   | RIADC014 | 209,000              | 1.b.   |
| c. Income and fees from automated teller machines (ATMs).....   | RIADC016 | 0                    | 1.c.   |
| d. Rent and other income from other real estate owned.....  | RIAD4042 | 0                    | 1.d.   |
| e. Safe deposit box rent.....   | RIADC015 | 0                    | 1.e.   |
| f. Net change in the fair values of financial instruments accounted for under a fair value option.....  | RIADF229 | 1,933,000            | 1.f.   |
| g. Bank card and credit card interchange fees.....  | RIADF555 | 1,051,000            | 1.g.   |
| h. Gains on bargain purchases.....  | RIADJ447 | 0                    | 1.h.   |
| i. Disclose component and the dollar amount of that component:  |          |                      | 1.i.   |
| 1. Describe component.....  | TEXT4461 | Loan Commitment Fees | 1.i.1. |
| 2. Amount of component.....   | RIAD4461 | 291,000              | 1.i.2. |
| j. Disclose component and the dollar amount of that component:  |          |                      | 1.j.   |
| 1. Describe component.....  | TEXT4462 | Click here for value | 1.j.1. |
| 2. Amount of component.....   | RIAD4462 | 423,000              | 1.j.2. |
| k. Disclose component and the dollar amount of that component:  |          |                      | 1.k.   |
| 1. Describe component.....  | TEXT4463 | Click here for value | 1.k.1. |
| 2. Amount of component.....   | RIAD4463 | 319,000              | 1.k.2. |
| 2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d: |          |                      | 2.     |
| a. Data processing expenses.....  | RIADC017 | 0                    | 2.a.   |
| b. Advertising and marketing expenses.....  | RIAD0497 | 368,000              | 2.b.   |
| c. Directors' fees.....   | RIAD4136 | 0                    | 2.c.   |
| d. Printing, stationery, and supplies.....  | RIADC018 | 0                    | 2.d.   |
| e. Postage.....   | RIAD8403 | 0                    | 2.e.   |
| f. Legal fees and expenses.....   | RIAD4141 | 0                    | 2.f.   |

OTR  
 6/30/10

Dollar amounts in thousands

|  |          |            |      |
|--|----------|------------|------|
| 4. Noninterest income in foreign offices:  |          |            | 4.   |
| a. Trading revenue.....  | RIADC902 | 5,032,000  | 4.a. |
| b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....   | RIADC903 | 2,174,000  | 4.b. |
| c. Net securitization income.....  | RIADC904 | 0          | 4.c. |
| d. Other noninterest income.....   | RIADC905 | 3,693,000  | 4.d. |
| 5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....   | RIADC906 | 325,000    | 5.   |
| 6. Total noninterest expense in foreign offices.....   | RIADC907 | 11,003,000 | 6.   |
| 7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs..... | RIADC908 | 5,000      | 7.   |
| 8. Applicable income taxes (on items 1 through 7).....   | RIADC909 | 1,944,000  | 8.   |
| 9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....   | RIADC910 | 0          | 9.   |
| 10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9).....                             | RIADC911 | 3,570,000  | 10.  |
| 11. Not applicable   |          |            | 11.  |
| 12. Eliminations arising from the consolidation of foreign offices with domestic offices.....  | RIADC913 | 1,191,000  | 12.  |
| 13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....  | RIADC914 | 4,761,000  | 13.  |

**Schedule RI-E - Explanations**

Dollar amounts in thousands

*QTK*  
*9/30/10*

|   |          |                      |        |
|---|----------|----------------------|--------|
| 1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:  |          |                      | 1.     |
| a. Income and fees from the printing and sale of checks.....  | RIADC013 | 0                    | 1.a.   |
| b. Earnings on/increase in value of cash surrender value of life insurance.....   | RIADC014 | 332,000              | 1.b.   |
| c. Income and fees from automated teller machines (ATMs).....   | RIADC016 | 0                    | 1.c.   |
| d. Rent and other income from other real estate owned.....  | RIAD4042 | 0                    | 1.d.   |
| e. Safe deposit box rent.....   | RIADC015 | 0                    | 1.e.   |
| f. Net change in the fair values of financial instruments accounted for under a fair value option.....  | RIADF229 | 3,591,000            | 1.f.   |
| g. Bank card and credit card interchange fees.....  | RIADF555 | 1,625,000            | 1.g.   |
| h. Gains on bargain purchases.....  | RIADJ447 | 0                    | 1.h.   |
| i. Disclose component and the dollar amount of that component:  |          |                      | 1.i.   |
| 1. Describe component.....  | TEXT4461 | Loan Commitment Fees | 1.i.1. |
| 2. Amount of component.....   | RIAD4461 | 439,000              | 1.i.2. |
| j. Disclose component and the dollar amount of that component:  |          |                      | 1.j.   |
| 1. Describe component.....  | TEXT4462 | Click here for value | 1.j.1. |
| 2. Amount of component.....   | RIAD4462 | 657,000              | 1.j.2. |
| k. Disclose component and the dollar amount of that component:  |          |                      | 1.k.   |
| 1. Describe component.....  | TEXT4463 | Click here for value | 1.k.1. |
| 2. Amount of component.....   | RIAD4463 | 485,000              | 1.k.2. |
| 2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d: |          |                      | 2.     |
| a. Data processing expenses.....  | RIADC017 | 331,000              | 2.a.   |
| b. Advertising and marketing expenses.....  | RIAD0497 | 584,000              | 2.b.   |
| c. Directors' fees.....   | RIAD4136 | 0                    | 2.c.   |
| d. Printing, stationery, and supplies.....  | RIADC018 | 0                    | 2.d.   |
| e. Postage.....   | RIAD8403 | 0                    | 2.e.   |
| f. Legal fees and expenses.....   | RIAD4141 | 0                    | 2.f.   |