

**Additional Disclosure Requirement—effective June 30, 2009-Notes to the Balance Sheet, Item 1 “Amount of Excess restricted core capital included in Schedule HC-R, Item 10.”**

As indicated in the both the March 2009 and June 2009 Supplemental Instructions under the entry "Trust Preferred Securities and Limits on Restricted Core Capital Elements," the FR Y-9C line item instructions for new and revised items on Schedule HC-R require reporting in accordance with the revised limits that will become effective on March 31, 2011, but only requires the exclusion of amounts from Tier 1 or Tier 2 capital that are subject to such exclusion under the quantitative limits under the Board's risk-based capital rule applicable until March 31, 2011. A bank holding company's amount of restricted core capital elements that are includable in Tier 1 capital under the limits applicable until March 31, 2011, but that would be excluded from Tier 1 capital and included in Tier 2 capital under the limits applicable on March 31, 2011, are reported on Schedule HC-R, line item 10, "Other additions to (deductions from) Tier 1 capital."

**Effective with the June 30, 2009, FR Y-9C report, bank holding company's must also separately disclose such amounts of excess restricted core capital elements included in Schedule HC-R, item 10, in the Notes to the Balance Sheet--Other, item 1. [The preprinted caption "Amount of excess restricted core capital elements included in Schedule HC-R, item 10" was assigned to Notes item 1.**