

Federal Financial Institutions Examination Council

**Consolidated Reports of Condition and Income for
a Bank with Domestic and Foreign Offices—FFIEC 031**

Report at the close of business June 30, 2013

(20130630)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks) and 12 U.S.C. §1464 (Savings associations).

(RCON 9999)
Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.

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 prepared 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 performing an equivalent function) and attested to by not less than two directors (trustees) for state nonmember banks and three directors for state member banks, national banks, and savings associations.

schedules) 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.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) 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

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)
July 30, 2013

Director (Trustee)

Date of Signature

Director (Trustee)

Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

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.

- (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 electronic 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.

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.

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.

U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

OH

State Abbrev. (RSSD 9200)

45202

Zip Code (RSSD 9220)

FDIC Certificate Number

06548

(RSSD 9050)

The estimated average burden associated with this information collection is 45.8 hours per respondent and is estimated to vary from 17 to 720 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, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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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

CONF

 Name (TEXT C490)
 CONF

 Title (TEXT C491)
 CONF

 E-mail Address (TEXT C492)
 CONF

 Telephone: Area code/phone number/extension (TEXT C493)
 CONF

 FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF

 Name (TEXT C495)
 CONF

 Title (TEXT C496)
 CONF

 E-mail Address (TEXT 4086)
 CONF

 Telephone: Area code/phone number/extension (TEXT 8902)
 CONF

 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

CONF

 Name (TEXT C366)
 CONF

 Title (TEXT C367)
 CONF

 E-mail Address (TEXT C368)
 CONF

 Telephone: Area code/phone number/extension (TEXT C369)
 CONF

 FAX: Area code/phone number (TEXT C370)

Secondary Contact

CONF

 Name (TEXT C371)
 CONF

 Title (TEXT C372)
 CONF

 E-mail Address (TEXT C373)
 CONF

 Telephone: Area code/phone number/extension (TEXT C374)
 CONF

 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

CONF

 Name (TEXT C437)
 CONF

 Title (TEXT C438)
 CONF

 E-mail Address (TEXT C439)
 CONF

 Telephone: Area code/phone number/extension (TEXT C440)

Secondary Contact

CONF

 Name (TEXT C442)
 CONF

 Title (TEXT C443)
 CONF

 E-mail Address (TEXT C444)
 CONF

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

Third Contact

CONF

 Name (TEXT C870)
 CONF

 Title (TEXT C871)
 CONF

 E-mail Address (TEXT C872)
 CONF

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

Fourth Contact

CONF

 Name (TEXT C875)
 CONF

 Title (TEXT C876)
 CONF

 E-mail Address (TEXT C877)
 CONF

 Telephone: Area code/phone number/extension (TEXT C878)

Legal Title of Bank

Cincinnati

City

OH 45202

State

Zip Code

FDIC Certificate Number: 06548

**Consolidated Report of Income
for the period January 1, 2013 – June 30, 2013**

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	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	4435	1,656,742	1.a.1.a.1
(2) All other loans secured by real estate	4436	986,805	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	17,443	1.a.1.b
(c) Commercial and industrial loans	4012	697,379	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	826,814	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	646,975	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	0	1.a.1.e
(f) All other loans in domestic offices	B487	150,110	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	7,337	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	4,989,605	1.a.3
b. Income from lease financing receivables	4065	305,954	1.b
c. Interest income on balances due from depository institutions (1)	4115	2,917	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	33,332	1.d.1
(2) Mortgage-backed securities	B489	602,205	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	157,093	1.d.3
e. Interest income from trading assets	4069	476	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	124	1.f
g. Other interest income	4518	-54,569	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	6,037,137	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	6,958	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	73,525	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	102,750	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	103,401	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	13,039	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	56,578	2.b
c. Interest on trading liabilities and other borrowed money	4185	184,540	2.c

(1) Includes interest income on time certificates of deposits not held for trading.

Schedule RI—Continued

	Year-to-date				
	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures	4200		134,977		2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073		675,768		2.e
3. Net interest income (item 1.h minus 2.e)				4074	5,361,369 3
4. Provision for loan and lease losses				4230	773,225 4
5. Noninterest income:					
a. Income from fiduciary activities (1)	4070		494,483		5.a
b. Service charges on deposit accounts	4080		587,199		5.b
c. Trading revenue (2)	A220		71,734		5.c
d. (1) Fees and commissions from securities brokerage	C886		59,778		5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	C888		3,129		5.d.2
(3) Fees and commissions from annuity sales	C887		0		5.d.3
(4) Underwriting income from insurance and reinsurance activities	C386		4,970		5.d.4
(5) Income from other insurance activities	C387		36		5.d.5
e. Venture capital revenue	B491		0		5.e
f. Net servicing fees	B492		191,562		5.f
g. Net securitization income	B493		0		5.g
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	5416		829,617		5.i
j. Net gains (losses) on sales of other real estate owned	5415		14,167		5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496		748		5.k
l. Other noninterest income*	B497		2,057,667		5.l
m. Total noninterest income (sum of items 5.a through 5.l)				4079	4,315,090 5.m
6. a. Realized gains (losses) on held-to-maturity securities				3521	0 6.a
b. Realized gains (losses) on available-for-sale securities				3196	10,884 6.b
7. Noninterest expense:					
a. Salaries and employee benefits	4135		2,666,507		7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		461,640		7.b
c. (1) Goodwill impairment losses	C216		0		7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232		161,022		7.c.2
d. Other noninterest expense*	4092		1,610,311		7.d
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	4,899,480 7.e
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)				4301	4,014,638 8
9. Applicable income taxes (on item 8)				4302	1,152,279 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)				4300	2,862,359 10
11. Extraordinary items and other adjustments, net of income taxes*				4320	0 11
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)				G104	2,862,359 12
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)				G103	-80,079 13
14. Net income (loss) attributable to bank (item 12 minus item 13)				4340	2,942,438 14

* Describe on Schedule RI-E - Explanations.

(1) For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

(2) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c must equal the sum of Memorandum items 8.a through 8.e.

Schedule RI—Continued

Memoranda

		Year-to-date			
		RIAD	Bil	Mil Thou	
Dollar Amounts in Thousands					
1.	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513		10,084	M.1
	<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
2.	Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431		62,907	M.2
3.	Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) _____	4313		99,320	M.3
4.	Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) _____	4507		128,728	M.4
5.	Number of full-time equivalent employees at end of current period (round to nearest whole number) _____			Number 63,500	M.5
6.	Not applicable				
7.	If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2) _____	RIAD 9106	YYYY/MM/DD 0		M.7
8.	Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) <i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>				
	a. Interest rate exposures _____	8757		35,349	M.8.a
	b. Foreign exchange exposures _____	8758		36,385	M.8.b
	c. Equity security and index exposures _____	8759		0	M.8.c
	d. Commodity and other exposures _____	8760		0	M.8.d
	e. Credit exposures _____	F186		0	M.8.e
	<i>Memorandum Items 8.f and 8.g are to be completed by banks \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above(1).</i>				
	f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above) _____	K090		5,175	M.8.f
	g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a. through 8.e above) _____	K094		19	M.8.g
9.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
	a. Net gains (losses) on credit derivatives held for trading _____	C889		0	M.9.a
	b. Net gains (losses) on credit derivatives held for purposes other than trading _____	C890		-979	M.9.b
10.	Credit losses on derivatives (see instructions) _____	A251		138	M.10
11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____	RIAD A530	YES / NO NO		M.11
	<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>				
12.	Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)) _____	F228		79	M.12

(1) The asset size tests are generally based on the total assets reported in the June 30, 2012, Report of Condition
(2) For example, a bank acquired on March 1, 2013, would report 20130301.

Schedule RI—Continued

Memoranda — Continued

	Year-to-date		
	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands			
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	F551	-12,460	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	-491	M.13.a.1
b. Net gains (losses) on liabilities	F553	0	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	0	M.13.b.1
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			
a. Total other-than-temporary impairment losses	J319	24,248	M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320	14,793	M.14.b
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum 14.b)	J321	9,455	M.14.c

Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands			
	RIAD	Bil Mil Thou		
1. Total bank equity capital most recently reported for the December 31, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	38,133,382		1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	-533		2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	38,132,849		3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	2,942,438		4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	0		5
6. Treasury stock transactions, net	B510	0		6
7. Changes incident to business combinations, net	4356	938,909		7
8. LESS: Cash dividends declared on preferred stock	4470	0		8
9. LESS: Cash dividends declared on common stock	4460	2,900,000		9
10. Other comprehensive income (1)	B511	-365,898		10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	0		11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	38,748,298		12

* Describe on Schedule RI-E - Explanations.

(1) Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Part I. Charge-offs and Recoveries on Loans and Leases

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou					
Dollar Amounts in Thousands									
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices:									
(1) 1-4 family residential construction loans	C891	6,009	C892	740					1.a.1
(2) Other construction loans and all land development and other land loans	C893	30,435	C894	37,173					1.a.2
b. Secured by farmland in domestic offices	3584	252	3585	0					1.b
c. Secured by 1-4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	99,398	5412	7,996					1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234	181,640	C217	14,826					1.c.2.a
(b) Secured by junior liens	C235	44,522	C218	5,047					1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	6,719	3589	929					1.d
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	19,191	C896	6,815					1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	14,971	C898	12,986					1.e.2
f. In foreign offices	B512	0	B513	0					1.f

(1) Include write-downs arising from transfers of loans to a held-for-sale account.

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	4653			0	4663			46	2.a
b. To foreign banks	4654			0	4664			0	2.b
3. Loans to finance agricultural production and other loans to farmers	4655			99	4665			273	3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645			98,666	4617			27,971	4.a
b. To non-U.S. addressees (domicile)	4646			54	4618			64	4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514			384,166	B515			51,592	5.a
b. Automobile Loans	K129			23,385	K133			18,175	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205			119,232	K206			24,587	5.c
6. Loans to foreign governments and official institutions	4643			0	4627			0	6
7. All other loans	4644			4,480	4628			6,475	7
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures	F185			2,813	F187			2,583	8.a
b. All other leases	C880			18,884	F188			12,058	8.b
9. Total (sum of items 1 through 8)	4635			1,054,916	4605			230,336	9

Memoranda

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409			1,696	5410			922	M.1
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above):	4652			29	4662			0	M.2
3. Not applicable									

Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

	Calendar year-to-date				
	RIAD	Bil	Mil	Thou	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	C388			62,845	M.4

(1) Include write-downs arising from transfers of loans to a held-for-sale account.

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____	B522	4,230,503	1
2. Recoveries (must equal part I, item 9, column B, above) _____	4605	230,336	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) _____	C079	1,046,402	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account _____	5523	8,514	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4) _____	4230	773,225	5
6. Adjustments* (see instructions for this schedule) _____	C233	132,811	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) _____	3123	4,311,959	7

* Describe on Schedule RI-E—Explanations.

Memoranda

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above _____ <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	C435	0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges _____	C389	65,636	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges _____ <i>Memorandum item 4 is to be completed by all banks.</i>	C390	0	M.3
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above) _____	C781	177,362	M.4

Schedule RI-C – Disaggregated Data on the Allowance for Loan and Lease Losses

Schedule RI-C is to be completed by institutions with \$1 billion or more in Total Assets(1)

	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)			(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)			(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)			(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)			(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)		
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. Real estate loans:																	
a. Construction loans	M708	259,260		M709	13,961		M710	6,495,642		M711	207,490		M712	333,777		M713	26,157
b. Commercial real estate loans	M714	641,054		M715	24,469		M716	32,731,939		M717	526,485		M719	846,562		M720	26,184
c. Residential real estate loans	M721	4,344,371		M722	400,772		M723	44,397,159		M724	526,448		M725	3,209,124		M726	124,769
2. Commercial loans(2)	M727	342,816		M728	31,578		M729	67,994,411		M730	690,721		M731	2,437		M732	252
3. Credit cards	M733	358,122		M734	114,172		M735	16,320,230		M736	760,156		M737	0		M738	0
4. Other consumer loans	M739	296,365		M740	101,657		M741	47,527,109		M742	736,688		M743	0		M744	0
5. Unallocated, if any										M745	0						
6. Total (sum of items 1.a through 5)(3)	M746	6,241,988		M747	686,609		M748	215,466,490		M749	3,447,988		M750	4,391,900		M751	177,362

- The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.
- Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1,3, or 4 of Schedule RI-C.
- The sum of item 6, column B, D and F, must equal Schedule RC item 4.c. Item 6, column E, must equal Schedule RC-C, part I, Memorandum item 7.b. Item 6, column F must equal Schedule RI-B, part II Memorandum item 4.

Schedule RI-D—Income from Foreign Offices

For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

	Year-to-date		
	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands			
1. Total interest income in foreign offices _____	C899	0	1
2. Total interest expense in foreign offices _____	C900	0	2
3. Provision for loan and lease losses in foreign offices _____	C901	0	3
4. Noninterest income in foreign offices:			
a. Trading revenue _____	C902	0	4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions _____	C903	0	4.b
c. Net securitization income _____	C904	0	4.c
d. Other noninterest income _____	C905	0	4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices _____	C906	0	5
6. Total noninterest expense in foreign offices _____	C907	0	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 _____	C908	0	7
8. Applicable income taxes (on items 1 through 7) _____	C909	0	8
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices _____	C910	0	9
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9) _____	C911	0	10
11. Not applicable.			
12. Eliminations arising from the consolidation of foreign offices with domestic offices _____	C913	0	12
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) _____	C914	0	13

Schedule RI-E—Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedules RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

		Dollar Amounts in Thousands		Year-to-Date		
		RIAD	Bil	Mil	Thou	
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:						
a.	Income and fees from the printing and sale of checks	C013		0		1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014		72,432		1.b
c.	Income and fees from automated teller machines (ATMs)	C016		164,996		1.c
d.	Rent and other income from other real estate owned	4042		0		1.d
e.	Safe deposit box rent	C015		0		1.e
f.	Net change in the fair values of financial instruments accounted for under a fair value option	F229		-314,414		1.f
g.	Bank card and credit card interchange fees	F555		457,804		1.g
h.	Gains on bargain purchases	J447		0		1.h
TEXT						
i.	4461 Merchant processing services	4461		719,657		1.i
j.	4462 Commercial loan fees	4462		157,959		1.j
k.	4463 Corporate payment products revenue	4463		348,027		1.k
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:						
a.	Data processing expenses	C017		184,797		2.a
b.	Advertising and marketing expenses	0497		117,816		2.b
c.	Directors' fees	4136		0		2.c
d.	Printing, stationery, and supplies	C018		50,130		2.d
e.	Postage	8403		101,467		2.e
f.	Legal fees and expenses	4141		0		2.f
g.	FDIC deposit insurance assessments	4146		CONF		2.g
h.	Accounting and auditing expenses	F556		0		2.h
i.	Consulting and advisory expenses	F557		96,591		2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0		2.j
k.	Telecommunications expenses	F559		74,397		2.k
TEXT						
l.	4464 Capitalized computer software	4464		149,082		2.l
m.	4467 Costs of affordable housing and other tax-advanatage projects	4467		199,772		2.m
n.	4468 Mortgage servicing expense	4468		72,778		2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
TEXT						
a.(1)	4469					3.a.1
	(2) Applicable income tax effect	4486		0		3.a.2
b.(1)	4487					3.b.1
	(2) Applicable income tax effect	4488		0		3.b.2
c.(1)	4489					3.c.1
	(2) Applicable income tax effect	4491		0		3.c.2

Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2013

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou	
Assets									
1. Cash and balances due from depository institutions (from Schedule RC-A):									
a. Noninterest-bearing balances and currency and coin (1)				0081		5,017,730			1.a
b. Interest-bearing balances (2)				0071		1,600,781			1.b
2. Securities:									
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754		34,667,680			2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773		39,810,641			2.b
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices				RCON					
				B987		79,268			3.a
				RCFD					
b. Securities purchased under agreements to resell (3)				B989		0			3.b
4. Loans and lease financing receivables (from Schedule RC-C):									
a. Loans and leases held for sale				5369		4,765,739			4.a
b. Loans and leases, net of unearned income		B528	226,100,378						4.b
c. LESS: Allowance for loan and lease losses		3123	4,311,959						4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529		221,788,419			4.d
5. Trading assets (from Schedule RC-D)									
				3545		1,104,623			5
6. Premises and fixed assets (including capitalized leases)									
				2145		2,610,941			6
7. Other real estate owned (from Schedule RC-M)									
				2150		1,059,203			7
8. Investments in unconsolidated subsidiaries and associated companies									
				2130		183,249			8
9. Direct and indirect investments in real estate ventures									
				3656		0			9
10. Intangible assets:									
a. Goodwill				3163		9,168,263			10.a
b. Other intangible assets (from Schedule RC-M)				0426		3,956,870			10.b
11. Other assets (from Schedule RC-F)									
				2160		23,519,520			11
12. Total assets (sum of items 1 through 11)				2170		349,332,927			12

(1) Includes cash items in process of collection and unposted debits.

(2) Includes time certificates of deposit not held for trading.

(3) Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Thousands

				Tril Bil Mil Thou		
Liabilities						
13. Deposits:						
				RCN		
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				2200	235,339,663	13.a
(1) Noninterest-bearing (1)		6631	71,061,707			13.a.1
(2) Interest-bearing		6636	164,277,956			13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)						
				RCFN		
				2200	24,745,380	13.b
(1) Noninterest-bearing		6631	72,040			13.b.1
(2) Interest-bearing		6636	24,673,340			13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (2)				RCN		
				B993	931,327	14.a
b. Securities sold under agreements to repurchase (3)				RCFD		
				B995	2,014,922	14.b
15. Trading liabilities (from Schedule RC-D)						
				3548	639,343	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)						
				3190	27,488,313	16
17. and 18. Not applicable						
19. Subordinated notes and debentures (4)						
				3200	4,836,320	19
20. Other liabilities (from Schedule RC-G)						
				2930	13,040,945	20
21. Total liabilities (sum of items 13 through 20)						
				2948	309,036,213	21
22. Not applicable						

(1) Includes noninterest-bearing demand, time, and savings deposits.
 (2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
 (3) Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.
 (4) Includes limited-life preferred stock and related surplus.

Equity Capital

Bank Equity Capital

	RCFD	Tril Bil Mil Thou	
23. Perpetual preferred stock and related surplus	3838	0	23
24. Common stock	3230	18,200	24
25. Surplus (excludes all surplus related to preferred stock)	3839	14,216,132	25
26. a. Retained earnings	3632	25,620,605	26.a
b. Accumulated other comprehensive income (5)	B530	-1,106,639	26.b
c. Other equity capital components (6)	A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	38,748,298	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	1,548,416	27.b
28. Total equity capital (sum of items 27.a and 27.b)	G105	40,296,714	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	349,332,927	29

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2012

RCFD	Number
6724	N/A

M.1

- | | |
|---|---|
| <p>1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank</p> <p>2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)</p> <p>3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm.</p> | <p>4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|---|---|

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCON	MM / DD
8678	N/A

M.2

- (5) Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other post retirement plan adjustments.
- (6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule RC-A—Cash and Balances Due From Depository Institutions

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022		4,525,890						1
a. Cash items in process of collection and unposted debits _____					0020		2,932,430		1.a
b. Currency and coin _____					0080		1,593,459		1.b
2. Balances due from depository institutions in the U.S. _____					0082		555,144		2
a. U.S. branches and agencies of foreign banks (including their IBFs) _____	0083		0						2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) _____	0085		556,689						2.b
3. Balances due from banks in foreign countries and foreign central banks _____					0070		163,199		3
a. Foreign branches of other U.S. banks _____	0073		0						3.a
b. Other banks in foreign countries and foreign central banks _____	0074		772,789						3.b
4. Balances due from Federal Reserve Banks _____	0090		763,143		0090		763,143		4
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) _____	0010		6,618,511		0010		6,007,375		5

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. U.S. Treasury securities _____	0211	3,202,639	0213	3,173,880	1286	451,244	1287	452,297	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	317,793	1290	311,505	1291	202,005	1293	206,178	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	911,846	1298	875,034	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	17,216	8497	17,576	8498	5,724,572	8499	5,890,159	3

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity						Available-for-sale					
	(Column A) Amortized Cost			(Column B) Fair Value			(Column C) Amortized Cost			(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou		
4. Mortgage-backed securities (MBS):												
a. Residential mortgage pass-through securities:												
(1) Guaranteed by GNMA	G300	3,823,150	G301	3,859,223	G302	1,197,338	G303	1,268,380	4.a.1			
(2) Issued by FNMA and FHLMC	G304	8,585,414	G305	8,462,248	G306	6,351,632	G307	6,573,270	4.a.2			
(3) Other pass-through securities	G308	2,243	G309	2,243	G310	86	G311	86	4.a.3			
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):												
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G312	18,575,520	G313	18,544,935	G314	22,096,770	G315	21,996,214	4.b.1			
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G316	0	G317	0	G318	1	G319	1	4.b.2			
(3) All other residential MBS	G320	720	G321	759	G322	874,620	G323	865,644	4.b.3			
c. Commercial MBS:												
(1) Commercial mortgage pass-through securities:												
(a). Issued or guaranteed by FNMA, FHLMC or GNMA	K142	0	K143	0	K144	0	K145	0	4.c.1.a			
(b). Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1.b			

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale											
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value							
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou				
4. c .(2) Other commercial MBS:																				
(a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K150		0		K151		0		K152		171,388		K153		176,654	4.c.2.a				
(b). All other commercial MBS	K154		1,568		K155		1,544		K156		230		K157		230	4.c.2.b				
5. Asset-backed securities and structured financial products:																				
a. Asset-backed securities (ABS)	C026		17,074		C988		17,965		C989		564,198		C027		574,770	5.a				
b. Structured financial products:																				
(1) Cash	G336		2,955		G337		13,504		G338		19,588		G339		25,169	5.b.1				
(2) Synthetic	G340		0		G341		0		G342		0		G343		0	5.b.2				
(3) Hybrid	G344		0		G345		0		G346		0		G347		0	5.b.3				
6. Other debt securities:																				
a. Other domestic debt securities	1737		114,088		1738		100,862		1739		788,797		1741		707,362	6.a				
b. Foreign debt securities	1742		7,300		1743		7,300		1744		5,854		1746		5,853	6.b				
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)													A510		180,737		A511		193,340	7
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754		34,667,680		1771		34,513,544		1772		39,540,906		1773		39,810,641	8				

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
 (2) Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
1. Pledged securities (1) _____	0416		11,398,398		M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 4)					
(1) Three months or less _____	A549		1,582,101		M.2.a.1
(2) Over three months through 12 months _____	A550		3,045,777		M.2.a.2
(3) Over one year through three years _____	A551		225,754		M.2.a.3
(4) Over three years through five years _____	A552		50,191		M.2.a.4
(5) Over five years through 15 years _____	A553		2,108,383		M.2.a.5
(6) Over 15 years _____	A554		5,399,090		M.2.a.6

- (1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

Schedule RC-B—Continued

Memoranda-Continued

2. b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 5)				
(1) Three months or less _____	A555	493,183		M.2.b.1
(2) Over three months through 12 months _____	A556	49,513		M.2.b.2
(3) Over one year through three years _____	A557	190,682		M.2.b.3
(4) Over three years through five years _____	A558	239,967		M.2.b.4
(5) Over five years through 15 years _____	A559	15,457,004		M.2.b.5
(6) Over 15 years _____	A560	3,822,194		M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)				
(1) Three years or less _____	A561	18,233,050		M.2.c.1
(2) Over three years _____	A562	23,383,501		M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) _____		A248	2,728,458	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) _____		1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost _____	8782	800,000		M.4.a
b. Fair value _____	8783	763,066		M.4.b

(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

(5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables _____	B838	0	B839	0	B840	0	B841	0	M.5.a
b. Home equity lines _____	B842	17,074	B843	17,965	B844	2,883	B845	2,325	M.5.b
c. Automobile loans _____	B846	0	B847	0	B848	0	B849	0	M.5.c
d. Other consumer loans _____	B850	0	B851	0	B852	561,315	B853	572,445	M.5.d
e. Commercial and industrial loans _____	B854	0	B855	0	B856	0	B857	0	M.5.e
f. Other _____	B858	0	B859	0	B860	0	B861	0	M.5.f

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	Held-to-maturity						Available-for-sale						
	(Column A) Amortized Cost			(Column B) Fair Value			(Column C) Amortized Cost			(Column D) Fair Value			
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):													
a. Trust preferred securities issued by financial institutions	G348	0		G349	0		G350	181		G351	155		M.6.a
b. Trust preferred securities issued by real estate investment trusts	G352	0		G353	0		G354	0		G355	0		M.6.b
c. Corporate and similar loans	G356	0		G357	0		G358	0		G359	0		M.6.c
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	G360	0		G361	0		G362	0		G363	0		M.6.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	0		G365	0		G366	0		G367	0		M.6.e
f. Diversified (mixed) pools of structured financial products	G368	2,955		G369	13,504		G370	0		G371	0		M.6.f
g. Other collateral or reference assets	G372	0		G373	0		G374	19,407		G375	25,014		M.6.g

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
		1410	N/A				
1. Loans secured by real estate: (1)							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	F158	980,508		F158	980,508		1.a.1
(2) Other construction loans and all land development and other land loans	F159	5,960,600		F159	5,960,600		1.a.2
b. Secured by farmland (including farm residential and other improvements)	1420	828,775		1420	828,775		1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	1797	15,003,303		1797	15,003,303		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	5367	56,703,269		5367	56,703,269		1.c.2.a
(b) Secured by junior liens	5368	1,531,343		5368	1,531,343		1.c.2.b
d. Secured by multifamily (5 or more) residential properties	1460	4,390,345		1460	4,390,345		1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	10,021,307		F160	10,021,307		1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F161	16,424,201		F161	16,335,823		1.e.2
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S.				B531	146,645		2.a
(1) To U.S. branches and agencies of foreign banks	B532	0					2.a.1
(2) To other commercial banks in the U.S.	B533	146,645					2.a.2
b. To other depository institutions in the U.S.	B534	319,942		B534	319,942		2.b
c. To banks in foreign countries				B535	45,934		2.c
(1) To foreign branches of other U.S. banks	B536	5,307					2.c.1
(2) To other banks in foreign countries	B537	40,627					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	948,254		1590	948,254		3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	49,617,037		1763	49,617,037		4.a
b. To non-U.S. addressees (domicile)	1764	944,098		1764	349,824		4.b
5. Not applicable							
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
a. Credit cards	B538	16,678,352		B538	16,678,352		6.a
b. Other revolving credit plans	B539	3,259,538		B539	3,259,538		6.b
c. Automobile Loans	K137	12,807,316		K137	12,807,316		6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207	9,411,787		K207	9,411,787		6.d
7. Loans to foreign government and official institutions (including foreign central banks)	2081	0		2081	0		7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	9,437,013		2107	9,437,013		8

(1) When reporting "Loans secured by real estate," "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, should complete items 1.a.(1) through 1.e.(2) in columns A and B (but not item 1 in column A); all other institutions should complete item 1 in column A and items 1.a.(1) through 1.e.(2) in column B (but not items 1.a.(1) through 1.e.(2) in column A).

Schedule RC-C—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
9. Loans to nondepository financial institutions and other loans	1563	4,329,182					9
a. Loans to nondepository financial institutions				J454	1,134,523		9.a
b. Other loans:							
(1) Loans for purchasing or carrying securities (secured and unsecured)				1545	1,013,646		9.b.1
(2) All other loans (exclude consumer loans)				J451	2,181,013		9.b.2
10. Lease financing receivables (net of unearned income)				2165	11,060,756		10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	5,802,048					10.a
b. All other leases	F163	5,275,320					10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0		2123	0		11
12. Total loans and leases, net of unearned income(1)							
(item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	230,866,117		2122	230,166,853		12

Memoranda

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1.Loans restructured in troubled debt restructurings that are in compliance with their modified terms(included in Schedule RC-C, Part 1) and not reported as past due or nonaccrual in Schedule RC-N,Memorandum item 1):			
a.Construction, land development, and other land loans in domestic offices:			
(1)1 - 4 family residential construction loans	K158	16,966	M.1.a.1
(2)Other construction loans and all land development and other land loans	K159	122,069	M.1.a.2
b. Loans secured by 1-4 residential properties in domestic offices	F576	2,676,945	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K160	116,718	M.1.c
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	104,987	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K162	356,175	M.1.d.2
e. Commercial and Industrial loans:	RCFD		
(1) To U.S.addressees (domicile)	K163	226,841	M.1.e.1
(2) To non-U.S. addressees (domicile)	K164	0	M.1.e.2
f. All other loans(include loans to individuals for household, family, and other personal expenditures)	K165	335,952	M.1.f
<i>Itemize loan categories included in memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructutings that are in compliance with their modified terms(sum of memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices	RCON K166	0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks	RCFD K167	0	M.1.f.2
(3) Loans to finance agricultural production and other loans to farmers	K168	0	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	K098	0	M.1.f.4(a)
(b) Automobile loans	K203	0	M.1.f.4(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K204	0	M.1.f.4(c)
(5) Loans to foreign governments and official instutitions	K212	0	M.1.f.5
(6) Other loans (2)	K267	0	M.1.f.6
(7) Loans secured by real estate in foreign offices	RCFN K289	0	M.1.f.7

(1) For "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, item 12, column A, must equal the sum of items 1.a.(1) through 10.b, column A, less item 11, column A. For all other institutions, item 12, column A, must equal the sum of item 1 and items 2.a.(1) through 10.b, column A, less item 11, column A. For all institutions, item 12, column B, must equal the sum of items 1.a.(1) through 10, column B, less item 11, column B.

(2) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "loans to nondepository financial institutions and other loans."

Schedule RC-C—Continued

Part I— Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)						
		RCON				
(1) Three months or less		A564	3,226,916			M.2.a.1
(2) Over three months through 12 months		A565	3,728,379			M.2.a.2
(3) Over one year through three years		A566	2,454,471			M.2.a.3
(4) Over three years through five years		A567	5,082,521			M.2.a.4
(5) Over five years through 15 years		A568	14,386,833			M.2.a.5
(6) Over 15 years		A569	27,117,153			M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 3)						
		RCFD				
(1) Three months or less		A570	102,888,613			M.2.b.1
(2) Over three months through 12 months		A571	7,891,245			M.2.b.2
(3) Over one year through three years		A572	18,200,244			M.2.b.3
(4) Over three years through five years		A573	19,621,170			M.2.b.4
(5) Over five years through 15 years		A574	15,541,883			M.2.b.5
(6) Over 15 years		A575	9,013,615			M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)						
		A247	32,024,933			M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)						
		2746	6,708,743			M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)						
		5370	17,333,350			M.4
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A)						
		RCFD				
		B837	184,425			M.5
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>						
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A						
		C391	568,312			M.6
<i>Memorandum item 7 is to be completed by all banks.</i>						
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):						
a. Outstanding balance						
		C779	6,706,098			M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9						
		C780	4,391,900			M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:						
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))						
		RCON				
		F230	1,071,015			M.8.a

- (1) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
- (2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
- (3) Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.
- (4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2012, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties _____	F231	5,098		M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the carrying amount reported in Memorandum item 8.a above _____	F232	13,581		M.8.c
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) _____	F577	3,114,723		M.9

Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou			
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):							
a. Loans secured by real estate _____	F608	4,752,615					M.10.a
(1) Construction, land development, and other land loans _____			F578	0			M.10.a.1
(2) Secured by farmland (including farm residential and other improvements) _____			F579	0			M.10.a.2
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____			F580	0			M.10.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens _____			F581	4,752,468			M.10.a.3.b.1
(2) Secured by junior liens _____			F582	147			M.10.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties _____			F583	0			M.10.a.4
(5) Secured by nonfarm nonresidential properties _____			F584	0			M.10.a.5
b. Commercial and industrial loans _____	F585	0	F585	0			M.10.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards _____	F586	0	F586	0			M.10.c.1
(2) Other revolving credit plans _____	F587	0	F587	0			M.10.c.2
(3) Automobile loans _____	K196	0	K196	0			M.10.c.3
(4) Other consumer loans _____	K208	0	K208	0			M.10.c.4
d. Other loans _____	F589	0	F589	0			M.10.d

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):							
a. Loans secured by real estate	F609	4,775,403					M.11.a
(1) Construction, land development, and other land loans				F590	0		M.11.a.1
(2) Secured by farmland (including farm residential and other improvements)				F591	0		M.11.a.2
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				F592	0		M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens				F593	4,775,256		M.11.a.3.b.1
(2) Secured by junior liens				F594	147		M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties				F595	0		M.11.a.4
(5) Secured by nonfarm nonresidential properties				F596	0		M.11.a.5
b. Commercial and industrial loans	F597	0		F597	0		M.11.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards	F598	0		F598	0		M.11.c.1
(2) Other revolving credit plans	F599	0		F599	0		M.11.c.2
(3) Automobile loans	K195	0		K195	0		M.11.c.3
(4) Other consumer loans	K209	0		K209	0		M.11.c.4
d. Other loans	F601	0		F601	0		M.11.d

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date			(Column B) Gross contractual amounts receivable at acquisition date			(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected			
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:										
a. Loans secured by real estate	G091	0		G092	0		G093	0		M.12.a
b. Commercial and industrial loans	G094	0		G095	0		G096	0		M.12.b
c. Loans to individuals for household, family, and other personal expenditures	G097	0		G098	0		G099	0		M.12.c
d. All other loans and all leases	G100	0		G101	0		G102	0		M.12.d

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2012.</i>				
13.	Construction, land development, and other land loans in domestic offices with interest reserves:			
a.	Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	G376	N/A	M.13.a
b.	Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(a)(2))	RIAD G377	N/A	M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>		RCFD		
14.	Pledged loans and leases	G378	125,007,829	M.14
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15.	Reverse mortgages in domestic offices:			
a.	Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON	Bil Mil Thou	
(1)	Home Equity Conversion Mortgage (HECM) reverse mortgages	J466	N/A	M.15.a.1
(2)	Proprietary reverse mortgages	J467	N/A	M.15.a.2
b.	Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number	
(1)	Home Equity Conversion Mortgage (HECM) reverse mortgages	J468	N/A	M.15.b.1
(2)	Proprietary reverse mortgages	J469	N/A	M.15.b.2
c.	Principal amount of reverse mortgage originations that have been sold during the year:		Bil Mil Thou	
(1)	Home Equity Conversion Mortgage (HECM) reverse mortgages	J470	N/A	M.15.c.1
(2)	Proprietary reverse mortgages	J471	N/A	M.15.c.2

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. Indicate in the box at the right whether all or substantially all of the dollar volume of your bank's volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e(1) and 1.e.(2), column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place the word "NO" in the box to the right.) _____

RCON	YES / NO
6999	NO

1

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

If NO, and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.) _____

Number of Loans	
RCON	
5562	N/A

2.a

b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.) _____

5563	N/A
------	-----

2.b

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Number of Loans		Amount Currently Outstanding		
	RCON		RCON	Bil Mil Thou	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of \$100,000 or less _____	5564	3,876	5565	173,474	3.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	8,901	5567	1,174,321	3.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	13,484	5569	5,599,800	3.c
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):					
a. With original amounts of \$ 100,000 or less _____	5570	860,567	5571	5,198,384	4.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	12,645	5573	1,058,899	4.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	7,630	5575	1,974,885	4.c

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in BOTH of these two loan categories, place the word "NO" in the box to the right.) _____

RCON	YES / NO
6860	NO

5

If YES, complete items 6.a and 6.b below and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.) _____

b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.) _____

Number of Loans		
RCON		
5576	N/A	6.a
RCON		
5577	N/A	6.b

7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):

a. With original amounts of \$100,000 or less _____

b. With original amounts of more than \$100,000 through \$250,000 _____

c. With original amounts of more than \$250,000 through \$500,000 _____

8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3 column B):

a. With original amounts of \$100,000 or less _____

b. With original amounts of more than \$100,000 through \$250,000 _____

c. With original amounts of more than \$250,000 through \$500,000 _____

		(Column A) Number of Loans	(Column B) Amount Currently Outstanding		
Dollar Amounts in Thousands			RCON	Bil Mil Thou	
RCON					
5578	2,075	5579	90,000		7.a
5580	1,596	5581	204,666		7.b
5582	579	5583	159,163		7.c
RCON					
5584	3,768	5585	91,658		8.a
5586	877	5587	92,488		8.b
5588	396	5589	88,150		8.c

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

	Dollar Amounts in Thousands								
	(Column A) Consolidated Bank			(Column B) Domestic Offices					
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Assets									
1. U.S. Treasury securities	3531			0	3531			0	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532			0	3532			0	2
3. Securities issued by states and political subdivisions in the U.S.	3533			107,400	3533			107,400	3
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC or GNMA	G379			0	G379			0	4.a
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1) (include CMOs, REMICs, and stripped MBS)	G380			0	G380			0	4.b
c. All other residential MBS	G381			0	G381			0	4.c
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K197			0	K197			0	4.d
e. All other commercial MBS	K198			0	K198			0	4.e
5. Other debt securities									
a. Structured financial products:									
(1) Cash	G383			0	G383			0	5.a.1
(2) Synthetic	G384			0	G384			0	5.a.2
(3) Hybrid	G385			0	G385			0	5.a.3
b. All other debt securities	G386			0	G386			0	5.b
6. Loans:									
a. Loans secured by real estate	F610			0					6.a
(1) Construction, land development, and other land loans					F604			0	6.a.1
(2) Secured by farmland (including farm residential and other improvements)					F605			0	6.a.2
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					F606			0	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:									
(1) Secured by first liens					F607			0	6.a.3.b.1
(2) Secured by junior liens					F611			0	6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties					F612			0	6.a.4
(5) Secured by nonfarm nonresidential properties					F613			0	6.a.5
b. Commercial and industrial loans	F614			50,979	F614			50,979	6.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F615			0	F615			0	6.c.1
(2) Other revolving credit plans	F616			0	F616			0	6.c.2
(3) Automobile Loans	K199			0	K199			0	6.c.3
(4) Other consumer loans	K210			0	K210			0	6.c.4
d. Other loans	F618			0	F618			0	6.d
7. - 8. Not applicable									

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-D - Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
Liabilities									
9. Other trading assets	3541			0	3541			0	9
10. Not applicable									
11. Derivatives with a positive fair value	3543			946,244	3543			946,244	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545			1,104,623	3545			1,104,623	12
13. a. Liability for short positions	3546			0	3546			0	13.a
b. Other trading liabilities	F624			0	F624			0	13.b
14. Derivatives with a negative fair value	3547			639,343	3547			639,343	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548			639,343	3548			639,343	15

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
Memoranda									
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):									
a. Loans secured by real estate	F790			0					M.1.a
(1) Construction, land development, and other land loans					F625			0	M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)					F626			0	M.1.a.2
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					F627			0	M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:									
(1) Secured by first liens					F628			0	M.1.a.3.b.1
(2) Secured by junior liens					F629			0	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties					F630			0	M.1.a.4
(5) Secured by nonfarm nonresidential properties					F631			0	M.1.a.5
b. Commercial and industrial loans	F632			50,979	F632			50,979	M.1.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F633			0	F633			0	M.1.c.1
(2) Other revolving credit plans	F634			0	F634			0	M.1.c.2
(3) Automobile Loans	K200			0	K200			0	M.1.c.3
(4) Other consumer loans	K211			0	K211			0	M.1.c.4
d. Other loans	F636			0	F636			0	M.1.d
2. Loans measured at fair value that are past due 90 days or more:									
a. Fair value	F639			0	F639			0	M.2.a
b. Unpaid principal balance	F640			0	F640			0	M.2.b

Schedule RC-D - Continued

Memoranda - Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):							
a. Trust preferred securities issued by financial institutions	G299	0		G299	0		M.3.a
b. Trust preferred securities issued by real estate investment trusts	G332	0		G332	0		M.3.b
c. Corporate and similar loans	G333	0		G333	0		M.3.c
d. 1-4 family residential MBS issued or guaranteed by U.S. government- sponsored enterprises (GSEs)	G334	0		G334	0		M.3.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335	0		G335	0		M.3.e
f. Diversified (mixed) pools of structured financial products	G651	0		G651	0		M.3.f
g. Other collateral or reference assets	G652	0		G652	0		M.3.g
4. Pledged trading assets:							
a. Pledged securities	G387	0		G387	0		M.4.a
b. Pledged Loans	G388	0		G388	0		M.4.b

Memorandum items 5 through 10 are to be completed by banks that reported average trading assets
(Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
5. Asset-backed securities:			
a. Credit card receivables	F643	0	M.5.a
b. Home equity lines	F644	0	M.5.b
c. Automobile loans	F645	0	M.5.c
d. Other consumer loans	F646	0	M.5.d
e. Commercial and industrial loans	F647	0	M.5.e
f. Other	F648	0	M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	0	M.6
7. Equity securities:			
a. Readily determinable fair values	F652	0	M.7.a
b. Other	F653	0	M.7.b
8. Loans pending securitization	F654	0	M.8
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25 percent of the item): (1)			
TEXT			
a. F655	F655	0	M.9.a
b. F656	F656	0	M.9.b
c. F657	F657	0	M.9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):			
TEXT			
a. F658	F658	0	M.10.a
b. F659	F659	0	M.10.b
c. F660	F660	0	M.10.c

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits(1) (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships and corporations (include all certified and official checks)	B549	19,416,305							B550	204,536,671			1
2. U.S. Government	2202	208,216							2520	214,584			2
3. States and political subdivisions in the U.S.	2203	1,809,639							2530	7,327,397			3
4. Commercial banks and other depository institutions in the U.S.	B551	1,726,194							B552	19,048			4
5. Banks in foreign countries	2213	80,718							2236	84			5
6. Foreign governments and official institutions (including foreign central banks)	2216	807							2377	0			6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	23,241,879			2210	19,832,497			2385	212,097,784			7

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	4,290,290			M.1.a
b. Total brokered deposits	2365	7,611,915			M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)					
(1) Brokered deposits of less than \$100,000	2343	5,751,950			M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472	1,664,825			M.1.c.2
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243	5,751,756			M.1.d.1
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	K219	1,664,825			M.1.d.2
(3) Brokered deposits of more than \$250,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	K220	195,140			M.1.d.3
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590	N/A			M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	12,442			M.1.f

(1) Includes interest-bearing and noninterest-bearing demand deposits.

(2) The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

Schedule RC-E—Continued

Part I. Continued Memoranda—Continued

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs)		6810	156,409,927	M.2.a.1
(2) Other savings deposits (excludes MMDAs)		0352	31,930,393	M.2.a.2
b. Total time deposits of less than \$100,000		6648	12,852,866	M.2.b
c. Total time deposits of \$100,000 through \$250,000		J473	7,013,525	M.2.c
d. Total time deposits of more than \$250,000		J474	3,891,073	M.2.d
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum item 2.c and 2.d above		F233	1,224,866	M.2.e
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1, 2)				
(1) Three months or less		A579	2,146,874	M.3.a.1
(2) Over three months through 12 months		A580	4,852,927	M.3.a.2
(3) Over one year through three years		A581	4,177,770	M.3.a.3
(4) Over three years		A582	1,675,295	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)		A241	6,999,801	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1, 4)				
(1) Three months or less		A584	2,389,684	M.4.a.1
(2) Over three months through 12 months		A585	3,642,802	M.4.a.2
(3) Over one year through three years		A586	3,480,047	M.4.a.3
(4) Over three years		A587	1,392,065	M.4.a.4
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)		K221	3,567,848	M.4.b
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)		K222	2,464,638	M.4.c

- (1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- (2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
- (3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- (4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c. and 2.d.

Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Dollar Amounts in Thousands		RCFN	Bil Mil Thou	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks)		B553	24,643,080	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions		B554	102,300	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)		2625	0	3
4. Foreign governments and official institutions (including foreign central banks)		2650	0	4
5. U.S. Government and states and political subdivisions in the U.S.		B555	0	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)		2200	24,745,380	6

Memorandum

Dollar Amounts in Thousands		RCFN	Bil Mil Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)				
		A245	22,388,340	M.1

Schedule RC-F—Other Assets

Dollar Amounts in Thousands				RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable (1)			B556	1,262,503			1
2.	Net deferred tax assets (2)			2148	0			2
3.	Interest-only strips receivable (not in the form of a security) (3) on:							
	a. Mortgage loans			A519	0			3.a
	b. Other financial assets			A520	0			3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752	1,184,144			4
5.	Life insurance assets							
	a. General account life insurance assets			K201	488,622			5.a
	b. Separate account life insurance assets			K202	4,498,042			5.b
	c. Hybrid account life insurance assets			K270	434,358			5.c
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	15,651,851			6
	a. Prepaid expenses (excluding prepaid assessments)	2166	0					6.a
	b. Repossessed personal property (including vehicles)	1578	0					6.b
	c. Derivatives with a positive fair value held for purposes other than trading	C010	0					6.c
	d. Retained interests in accrued interest receivable related to securitized credit cards	C436	0					6.d
	e. FDIC loss-sharing indemnification assets	J448	0					6.e
	f. Not Applicable							
	TEXT							
	g. 3549	3549	0					6.g
	h. 3550	3550	0					6.h
	i. 3551	3551	0					6.i
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	23,519,520			7

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1.	a. Interest accrued and unpaid on deposits in domestic offices (5)			3645	104,635			1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD				
				3646	4,942,930			1.b
2.	Net deferred tax liabilities (2)			3049	1,266,175			2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	300,149			3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	6,427,056			4
	a. Accounts Payable	3066	1,762,163					4.a
	b. Deferred compensation liabilities	C011	0					4.b
	c. Dividends declared but not yet payable	2932	0					4.c
	d. Derivatives with a negative fair value held for purposes other than trading	C012	0					4.d
	TEXT							
	e. 3552	3552	0					4.e
	f. 3553	3553	0					4.f
	g. 3554	3554	0					4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	13,040,945			5

- (1) Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report interest-only strips receivable in the form of a security as available-for sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- (5) For savings banks, include "dividends" accrued and unpaid on deposits.

Schedule RC-H—Selected Balance Sheet Items for Domestic Offices

	Dollar Amounts in Thousands				Domestic Offices			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. and 2. Not applicable								
3. Securities purchased under agreements to resell	B989			0				3
4. Securities sold under agreements to repurchase	B995		2,014,922					4
5. Other borrowed money	3190		26,579,507					5
<i>EITHER</i>								
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163			0				6
<i>OR</i>								
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941		23,925,743					7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192		347,097,081					8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		282,874,624					9

	Dollar Amounts in Thousands				(Column A) Amortized Cost of Held-to-Maturity Securities				(Column B) Fair Value of Available-for-sale Securities				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. U.S. Treasury securities	0211		3,202,639		1287		452,297						10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492		317,793		8495		1,081,212						11
12. Securities issued by states and political subdivisions in the U.S.	8496		17,216		8499		5,890,159						12
13. Mortgage-backed securities (MBS):													
a. Pass-through securities:													
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389		12,408,564		G390		7,841,650						13.a.1
(2) Other pass-through securities	1709		2,243		1713		86						13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):													
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G393		18,575,520		G394		22,172,868						13.b.1
(2) All other mortgage-backed securities	1733		2,288		1736		865,875						13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397		134,117		G398		1,291,030						14
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399		7,300		G400		0						15
16. Investments in mutual funds and other equity securities with readily determinable fair values									A511		193,340		16
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1754		34,667,680		1773		39,788,517						17
18. Equity securities that do not have readily determinable fair values									1752		1,184,144		18

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-I—Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.

	Dollar Amounts in Thousands		RCFN	Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133					N/A	1
2. Total IBF liabilities (component of Schedule RC, item 21)	2898					N/A	2

Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou	
Assets								
1. Interest-bearing balances due from depository institutions	3381					1,125,160		1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558					5,020,842		2
3. Mortgage-backed securities (2)	B559					61,461,393		3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560					7,625,167		4
5. Federal funds sold and securities purchased under agreements to resell	3365					31,890		5
6. Loans:								
a. Loans in domestic offices:	RCON							
(1) Total loans	3360					217,861,685		6.a.1
(2) Loans secured by real estate:								
(a) Loans secured by 1-4 family residential properties	3465					74,005,682		6.a.2.a
(b) All other loans secured by real estate	3466					38,439,416		6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers	3386					933,385		6.a.3
(4) Commercial and industrial loans	3387					50,631,976		6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:								
(a) Credit cards	B561					16,445,763		6.a.5.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562					25,330,202		6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360					698,623		6.b
7. Trading assets	3401					1,293,784		7
8. Lease financing receivables (net of unearned income)	3484					10,906,910		8
9. Total assets (4)	3368					344,771,933		9
Liabilities								
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON							
	3485					3,464,124		10
11. Nontransaction accounts in domestic offices:								
a. Savings deposits (includes MMDAs)	B563					137,486,931		11.a
b. Time deposits of \$100,000 or more	A514					8,347,468		11.b
c. Time deposits of less than \$100,000	A529					13,152,034		11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	3404					23,524,491		12
13. Federal funds purchased and securities sold under agreements to repurchase	3353					4,162,377		13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355					30,524,561		14

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

(2) Quarterly averages for all debt securities should be based on amortized cost.

(3) Quarterly averages for all equity securities should be based on historical cost.

(4) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L—Derivatives and Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Unused commitments:					
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines _____	3814	17,306,919			1.a
	<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>					
(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) _____	RCON J477	N/A			1.a.(1)
(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above) _____	J478	N/A			1.a.(2)
		RCFD				
b.	Credit card lines _____	3815	88,935,618			1.b
	<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.¹</i>					
	(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)					
(1)	Unused consumer credit card lines _____	J455	68,533,669			1.b.(1)
(2)	Other unused credit card lines _____	J456	20,401,949			1.b.(2)
c.	Commitments to fund commercial real estate, construction, and land development loans:					
(1)	Secured by real estate:					
(a)	1-4 family residential construction loan commitments _____	F164	1,293,710			1.c.1.a
(b)	Commercial real estate, other construction loan, and land development loan commitments _____	F165	7,155,822			1.c.1.b
(2)	NOT secured by real estate _____	6550	7,082,015			1.c.2
d.	Securities underwriting _____	3817	0			1.d
e.	Other unused commitments:					
(1)	Commercial and industrial loans _____	J457	70,854,359			1.e.(1)
(2)	Loans to financial institutions _____	J458	1,929,115			1.e.(2)
(3)	All other unused commitments _____	J459	24,725,891			1.e.(3)
2.	Financial standby letters of credit _____	3819	17,769,291			2
	<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>					
a.	Amount of financial standby letters of credit conveyed to others _____	3820	432,248			2.a
3.	Performance standby letters of credit _____	3821	474,906			3.
	<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>					
a.	Amount of performance standby letters of credit conveyed to others _____	3822	0			3.a
4.	Commercial and similar letters of credit _____	3411	318,102			4
5.	Not applicable					
6.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____	3433	4,653,952			6
7.	Credit derivatives:					
		(Column A) Sold Protection		(Column B) Purchased Protection		
		RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
a.	Notional amounts:					
(1)	Credit default swaps _____	C968	400,000	C969	597,000	7.a.1
(2)	Total return swaps _____	C970	0	C971	0	7.a.2
(3)	Credit options _____	C972	0	C973	0	7.a.3
(4)	Other credit derivatives _____	C974	1,648,641	C975	1,015,586	7.a.4
b.	Gross fair values:					
(1)	Gross positive fair value _____	C219	5,997	C221	319	7.b.1
(2)	Gross negative fair value _____	C220	594	C222	7,829	7.b.2

(1) The asset size test and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2012, Report of Condition.

Schedule RC-L—Continued

		Dollar Amounts in Thousands				RCFD	Bil	Mil	Thou	
7.c. Notional amounts by regulatory capital treatment:(1)										
(1) Positions covered under the Market Risk Rule:										
(a) Sold protection		G401						0	7.c.(1)(a)	
(b) Purchased protection		G402						0	7.c.(1)(b)	
(2) All other positions:										
(a) Sold protection		G403						2,048,641	7.c.(2)(a)	
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes		G404						1,015,586	7.c.(2)(b)	
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes		G405						597,000	7.c.(2)(c)	

		Remaining Maturity of:												
		(Column A) One Year or Less			(Column B) Over One Year Through Five Years			(Column C) Over Five Years						
Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
7.d. Notional amounts by remaining maturity:														
(1) Sold credit protection:(2)														
(a) Investment grade		G406			97,128	G407			1,108,009	G408			102,064	7.d.(1)(a)
(b) Subinvestment grade		G409			133,767	G410			574,484	G411			33,189	7.d.(1)(b)
(2) Purchased credit protection:(3)														
(a) Investment grade		G412			160,000	G413			510,190	G414			115,165	7.d.(2)(a)
(b) Subinvestment grade		G415			0	G416			667,904	G417			159,327	7.d.(2)(b)

		RCFD	Tril	Bil	Mil	Thou	
8. Spot foreign exchange contracts		8765				1,579,376	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")		3430				10,785,288	9
a. Securities borrowed		3432				0	9.a
b. Commitments to purchase when-issued securities		3434				0	9.b
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf		C978				10,785,288	9.c
TEXT							
d.	3555					0	9.d
e.	3556					0	9.e
f.	3557					0	9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 27.a., "Total bank equity capital")		5591				0	10
TEXT							
a. Commitments to sell when-issued securities		3435				0	10.a
b.	5592					0	10.b
c.	5593					0	10.c
d.	5594					0	10.d
e.	5595					0	10.e

		RCFD	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:							
a. Sales for which the reporting bank is the acquiring bank		C223				101,466,317	11.a
b. Sales for which the reporting bank is the agent bank with risk		C224				23,943,320	11.b

(1) Sum of items 7.c.(1)(a) and 7.c.(2)(a) must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

(2) Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

(3) Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

Schedule RC-L—Continued

	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
Dollar Amounts in Thousands																	
Derivatives Position Indicators																	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																	
a. Futures contracts _____	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				12.a
	900,000				0				0				0				
b. Forward contracts _____	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				12.b
	19,953,457				22,342,326				0				0				
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options _____	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				12.c.1
	2,625,000				0				0				0				
(2) Purchased options _____	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				12.c.2
	0				0				0				0				
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options _____	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				12.d.1
	6,013,972				244,529				0				0				
(2) Purchased options _____	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				12.d.2
	3,944,715				244,527				0				0				
e. Swaps _____	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				12.e
	51,149,683				0				65,260				0				
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13
	47,840,391				19,245,177				0				0				
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				14
	36,746,436				3,586,205				65,260				0				
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589																14.a
	4,288,355																
15. Gross fair values of derivative contracts:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
a. Contracts held for trading:	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(1) Gross positive fair value _____	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				15.a.1
	879,450				530,498				0				0				
(2) Gross negative fair value _____	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				15.a.2
	831,271				498,537				0				0				
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value _____	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.1
	598,132				36,357				481				0				
(2) Gross negative fair value _____	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.2
	886,723				2,706				774				0				

Schedule RC-L—Continued

Item 16 is to be completed only by banks with total assets of \$10 billion or more.(1)

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms			(Column B) Monoline Financial Guarantors			(Column C) Hedge Funds			(Column D) Sovereign Governments			(Column E) Corporations and All Other Counterparties	
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou
16. Over-the-counter derivatives:														
a. Net current credit exposure	G418	7,578		G419	0		G420	0		G421	0		G422	19,797
b. Fair value of collateral:														
(1) Cash - U.S. dollar	G423	0		G424	0		G425	0		G426	0		G427	0
(2) Cash - Other currencies	G428	0		G429	0		G430	0		G431	0		G432	0
(3) U.S. Treasury securities	G433	0		G434	0		G435	0		G436	0		G437	0
(4) U.S. Government agency and U.S. Government- sponsored agency debt securities	G438	0		G439	0		G440	0		G441	0		G442	0
(5) Corporate bonds	G443	0		G444	0		G445	0		G446	0		G447	0
(6) Equity securities	G448	0		G449	0		G450	0		G451	0		G452	0
(7) All other collateral	G453	0		G454	0		G455	0		G456	0		G457	0
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	0		G459	0		G460	0		G461	0		G462	0

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____		6164		142,747		1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations _____		6165	Number	7		1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets _____		3164		2,376,724		2.a
(1) Estimated fair value of mortgage servicing assets _____		A590		2,376,724		2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____		B026		159,181		2.b
c. All other identifiable intangible assets _____		5507		1,420,965		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____		0426		3,956,870		2.d
3. Other real estate owned:						
a. Construction, land development, and other land in domestic offices _____		RCON				
b. Farmland in domestic offices _____		5508		96,259		3.a
c. 1-4 family residential properties in domestic offices _____		5509		1,468		3.b
d. Multifamily (5 or more) residential properties in domestic offices _____		5510		291,679		3.c
e. Nonfarm nonresidential properties in domestic offices _____		5511		40,907		3.d
f. Foreclosed properties from "GNMA loans" _____		5512		104,938		3.e
g. In foreign offices _____		C979		523,952		3.f
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) _____		RCFN				
		5513		0		3.g
		RCFD				
		2150		1,059,203		3.h
4. Not applicable						
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) Advances with a remaining maturity or next repricing date of: (1)						
(a) One year or less _____		F055		4,580,270		5.a.1.a
(b) Over one year through three years _____		F056		17		5.a.1.b
(c) Over three years through five years _____		F057		2,635		5.a.1.c
(d) Over five years _____		F058		9,745		5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) _____						
		2651		117,915		5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) _____						
		F059		0		5.a.3
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (3)						
(a) One year or less _____		F060		22,499,391		5.b.1.a
(b) Over one year through three years _____		F061		48,885		5.b.1.b
(c) Over three years through five years _____		F062		31,171		5.b.1.c
(d) Over five years _____		F063		316,199		5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4) _____						
		B571		22,357,113		5.b.2
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16) _____						
		3190		27,488,313		5.c

(1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.
 (2) Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
 (3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.
 (4) Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCFD	YES / NO	
6.	Does the reporting bank sell private label or third party mutual funds and annuities? _____	B569	YES	6
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities _____	RCFD B570	Bil Mil Thou 40,433,017	7
8.	Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) http://www.usbank.com			8
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____	RCFD 4088	YES / NO YES	9
10.	Secured liabilities:			
a.	Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____	RCON F064	Bil Mil Thou 0	10.a
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____	RCFD F065	5,660,600	10.b
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____	RCON G463	YES / NO YES	11
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____	RCON G464	YES / NO YES	12
13.	Assets covered by loss-sharing agreements with the FDIC:	RCON	Bil Mil Thou	
a.	Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1)	Loans secured by real estate in domestic offices:			
(a)	Construction, land development, and other land loans:			
(1)	1-4 family residential construction loans _____	K169	9,425	13.a.1.a.1
(2)	Other construction loans and all land development and other land loans _____	K170	410,985	13.a.1.a.2
(b)	Secured by farmland _____	K171	622	13.a.1.b
(c)	Secured by 1-4 family residential properties:			
(1)	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____	K172	709,590	13.a.1.c.1
(2)	Closed-end loans secured by 1-4 family residential properties:			
(a)	Secured by first liens _____	K173	4,198,616	13.a.1.c.2.a
(b)	Secured by junior liens _____	K174	8,686	13.a.1.c.2.b
(d)	Secured by multifamily(5 or more) residential properties _____	K175	543,476	13.a.1.d
(e)	Secured by nonfarm, nonresidential properties:			
(1)	Loans secured by owner-occupied nonfarm nonresidential properties _____	K176	301,907	13.a.1.e(1)
(2)	Loans secured by other nonfarm nonresidential properties _____	K177	1,743,583	13.a.1.e(2)
(2)	Loans to finance agricultural production and other loans to farmers _____	RCFD K178	0	13.a.2
(3)	Commercial and industrial loans _____	K179	101,688	13.a.3
(4)	Loans to individuals for household, family, and other personal expenditures:			
(a)	Credit cards _____	K180	4,846	13.a.4.a
(b)	Automobile loans _____	K181	0	13.a.4.b
(c)	Other (includes revolving credit plans other than credit cards and other consumer loans) _____	K182	0	13.a.4.c

Schedule RC-M—Continued

Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
13.a.(5) All other loans and all leases		K183	21,958	13.a.5
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1.(1) through (5)):</i>				
(a) Loans to depository institutions and acceptances of other banks		K184	0	13.a.5.a
(b) Loans to foreign government and official institutions		K185	0	13.a.5.b
(c) Other loans(1)		K186	0	13.a.5.c
(d) Lease financing receivables		K273	0	13.a.5.d
		RCFN		
(e) Loans secured by real estate in foreign offices		K290	0	13.a.5.e
b. Other real estate owned (included in Schedule RC, item 7):		RCON		
(1) Construction, land development, and other land in domestic offices		K187	64,068	13.b.1
(2) Farmland in domestic offices		K188	0	13.b.2
(3) 1-4 family residential properties in domestic offices		K189	38,274	13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices		K190	25,850	13.b.4
(5) Nonfarm nonresidential properties in domestic offices		K191	58,386	13.b.5
		RCFN		
(6) In foreign offices		K260	0	13.b.6
		RCFD		
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements		K192	149,262	13.b.7
c. Debt securities (included in Schedule RC, items 2.a and 2.b)		J461	0	13.c
d. Other assets (exclude FDIC loss-sharing indemnification assets)		J462	0	13.d
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries(2)		K193	0	14.a
b. Total assets of captive reinsurance subsidiaries(2)		K194	105,178	14.b
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>				
15. Qualified Thrift Lender (QTL) test:				
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)		RCON	Number	
		L133	N/A	15.a
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?		RCON	YES / NO	
		L135	N/A	15.b

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

(2) Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Loans secured by real estate:												
a. Construction, land development, and other land loans in domestic offices:												
(1) 1-4 family residential construction loans	F172	3,678		F174	7,578		F176	13,489		1.a.1		
(2) Other construction loans and all land development and other land loans	F173	11,836		F175	58,698		F177	188,983		1.a.2		
b. Secured by farmland in domestic offices	3493	2,434		3494	162		3495	5,406		1.b		
c. Secured by 1-4 family residential properties in domestic offices:												
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	92,909		5399	34,428		5400	153,767		1.c.1		
(2) Closed-end loans secured by 1-4 family residential properties:												
(a) Secured by first liens	C236	898,283		C237	4,064,854		C229	706,996		1.c.2.a		
(b) Secured by junior liens	C238	29,552		C239	6,839		C230	42,193		1.c.2.b		
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	20,939		3500	7,483		3501	56,665		1.d		
e. Secured by nonfarm nonresidential properties in domestic offices:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	35,481		F180	11,195		F182	76,600		1.e.1		
(2) Loans secured by other nonfarm nonresidential properties	F179	73,198		F181	46,275		F183	191,716		1.e.2		
f. In foreign offices	RCFN			RCFN			RCFN					
	B572	0		B573	0		B574	0		1.f		
2. Loans to depository institutions and acceptances of other banks:												
a. To U.S. banks and other U.S. depository institutions	RCFD			RCFD			RCFD					
	5377	0		5378	0		5379	0		2.a		
b. To foreign banks	5380	0		5381	0		5382	0		2.b		
3. Loans to finance agricultural production and other loans to farmers	1594	1,656		1597	0		1583	1,913		3		
4. Commercial and industrial loans:												
a. To U.S. addressees (domicile)	1251	141,631		1252	59,763		1253	92,141		4.a		
b. To non-U.S. addressees (domicile)	1254	1,183		1255	140		1256	0		4.b		
5. Loans to individuals for household, family, and other personal expenditures:												
a. Credit cards	B575	194,239		B576	183,442		B577	109,455		5.a		
b. Automobile loans	K213	37,458		K214	3,511		K215	2,579		5.b		
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	233,221		K217	212,240		K218	23,923		5.c		
6. Loans to foreign governments and official institutions	5389	0		5390	0		5391	0		6		
7. All other loans	5459	887		5460	20		5461	32,126		7		

Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
8. Lease financing receivables:													
a. Leases to individuals for household, family, and other personal expenditures _____	F166		7,839		F167		375		F168		1,175		8.a
b. All other leases _____	F169		39,150		F170		0		F171		13,947		8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) _____	3505		4,571		3506		0		3507		4,591		9
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC _____	K036		576,555		K037		3,582,188		K038		39,014		10
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" _____	K039		158,266		K040		179,314		K041		29,841		10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	K042		411,395		K043		3,398,014		K044		0		10.b
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:													
a. Loans secured by real estate in domestic offices:													
(1) Construction, land development, and other land loans:	RCON				RCON				RCON				
(a) 1-4 family residential construction loans _____	K045		18		K046		6,377		K047		2,582		11.a.1.a
(b) Other construction loans and all land development and other land loans _____	K048		5,404		K049		57,493		K050		38,660		11.a.1.b
(2) Secured by farmland _____	K051		277		K052		162		K053		2		11.a.2
(3) Secured by 1-4 family residential properties													
(a) Revolving, open-end loans secured by 1- 4 family residential properties and extended under lines of credit _____	K054		5,722		K055		1,090		K056		1,362		11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:													
(1) Secured by first liens _____	K057		115,843		K058		415,557		K059		22,120		11.a.3.b.1
(2) Secured by junior liens _____	K060		183		K061		0		K062		625		11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties _____	K063		4,562		K064		7,483		K065		8,933		11.a.4

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou		
11.a.(5) Secured by nonfarm nonresidential properties:										
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	3,755		K067	6,706		K068	10,586		11.a.5.a
(b) Loans secured by other nonfarm nonresidential properties	K069	44,497		K070	43,627		K071	72,272		11.a.5.b
b. Loans to finance agricultural production and other loans to farmers	RCFD			RCFD			RCFD			
	K072	0		K073	0		K074	0		11.b
c. Commercial and industrial loans	K075	302		K076	26		K077	10,302		11.c
d. Loans to individuals for household, family, and other personal expenditures:										
(1) Credit cards	K078	90		K079	38		K080	0		11.d.1
(2) Automobile loans	K081	0		K082	0		K083	0		11.d.2
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	K084	0		K085	0		K086	0		11.d.3
e. All other loans and all leases	K087	0		K088	0		K089	769		11.e
Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):										
(1) Loans to depository institutions and acceptances of other banks	K091	0		K092	0		K093	0		11.e.1
(2) Loans to foreign governments and official institutions	K095	0		K096	0		K097	0		11.e.2
(3) Other loans (1)	K099	0		K100	0		K101	0		11.e.3
(4) Lease financing receivables	K269	0		K271	0		K272	0		11.e.4
(5) Loans secured by real estate in foreign offices	RCFN			RCFN			RCFN			
	K291	0		K292	0		K293	0		11.e.5
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements	RCFD			RCFD			RCFD			
	K102	144,523		K103	430,847		K104	134,570		11.f

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "loans to nondepository financial institutions and other loans."

Schedule RC-N—Continued

Memoranda	Dollar Amounts in Thousands												
	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):													
a. Construction, land development, and other land loans in domestic offices:													
(1) 1-4 family residential construction loans	K105			0	K106			0	K107			9,659	M.1.a.1
(2) Other construction loans and all land development and other land loans	K108			3,951	K109			10,191	K110			125,617	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices	F661			310,891	F662			1,133,149	F663			447,807	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111			0	K112			98	K113			37,869	M.1.c
d. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114			2,589	K115			150	K116			24,579	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117			37,470	K118			26,227	K119			79,200	M.1.d.2
e. Commercial and industrial loans:													
(1) To U.S. addressees (domicile)	K120			4,052	K121			2,974	K122			48,857	M.1.e.1
(2) To non-U.S. addressees (domicile)	K123			0	K124			0	K125			0	M.1.e.2
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126			20,971	K127			16,485	K128			139,327	M.1.f
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>													
(1) Loans secured by farmland in domestic offices	K130			0	K131			0	K132			0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks	K134			0	K135			0	K136			0	M.1.f.2
(3) Loans to finance agricultural production and other loans to farmers	K138			0	K139			0	K140			0	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards	K274			0	K275			0	K276			0	M.1.f.4.a
(b) Automobile loans	K277			0	K278			0	K279			0	M.1.f.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280			0	K281			0	K282			0	M.1.f.4.c

Schedule RC-N—Continued

Memoranda-Continued

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. f. (5) Loans to foreign governments and official institutions	K283		0		K284		0		K285		0		M.1.f.5
(6) Other Loans(1)	K286		0		K287		0		K288		0		M.1.f.6
	RCFN				RCFN				RCFN				
(7) Loans secured by real estate in foreign offices	K294		0		K295		0		K296		0		M.1.f.7
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCFD				RCFD				RCFD				
	6558		172		6559		42		6560		15,031		M.2
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248		0		1249		0		1250		0		M.3
4. Not applicable													
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8 above):													
a. Loans and leases held for sale	C240		1,243		C241		3,136		C226		8,921		M.5.a
b. Loans measured at fair value:													
(1) Fair value	F664		0		F665		0		F666		0		M.5.b.1
(2) Unpaid principal balance	F667		0		F668		0		F669		0		M.5.b.2

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
6. Derivative contracts: Fair value of amounts carried as assets	3529		77		3530		0		M.6
7. Additions to nonaccrual assets during the quarter	RCFD								
	C410		377,900						M.7
8. Nonaccrual assets sold during the quarter	C411		165,000						M.8

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):													
a. Outstanding balance	L183		316,474		L184		1,010,307		L185		205,175		M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	L186		197,115		L187		533,714		L188		26,134		M.9.b

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "loans to nondepository financial institutions and other loans."

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

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum items 1 and 5, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 5 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		F236	265,060,368	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	28,311,034	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN F234	27,798,276	3
4. Average consolidated total assets for the calendar quarter		RCFD K652	344,771,933	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653 1		Bil Mil Thou	4.a
5. Average tangible equity for the calendar quarter(1)		K654	31,398,113	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655	0	6
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):		RCFD		
a. One year or less		G465	17,113,719	7.a
b. Over one year through three years		G466	0	7.b
c. Over three years through five years		G467	0	7.c
d. Over five years		G468	121,327	7.d
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
a. One year or less		G469	963,320	8.a
b. Over one year through three years		G470	1,873,000	8.b
c. Over three years through five years		G471	250,000	8.c
d. Over five years		G472	1,750,000	8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)		RCON G803	0	9
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
a. Fully consolidated reciprocal brokered deposits		L190	N/A	9.a
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?		RCFD K656	YES / NO NO	10
If the answer to item 10 is "YES," complete items 10.a and 10.b.			Bil Mil Thou	
a. Banker's bank deduction		K657	N/A	10.a
b. Banker's bank deduction limit		K658	N/A	10.b
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?			YES / NO	
		K659	YES	11
If the answer to item 11 is "YES," complete items 11.a and 11.b.			Bil Mil Thou	
a. Custodial bank deduction		K660	52,368,440	11.a
b. Custodial bank deduction limit		K661	3,858,332	11.b

(1) See instructions for averaging methods. Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, item 11.

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less				F049	99,299,252	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less						
		RCON	Number			
		F050	15,641,738			M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000				F051	133,143,828	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000						
		RCON	Number			
		F052	60,500			M.1.b.2
c. Retirement deposit accounts of \$250,000 or less: (1)						
(1) Amount of retirement deposit accounts of \$250,000 or less				F045	4,128,815	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less						
		RCON	Number			
		F046	237,014			M.1.c.2
d. Retirement deposit accounts of more than \$250,000: (1)						
(1) Amount of retirement deposit accounts of more than \$250,000				F047	177,439	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000						
		RCON	Number			
		F048	546			M.1.d.2
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>						
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3)						
				5597	118,059,768	M.2
3. Has the reporting institution been consolidated with a parent bank or Savings association in that parent bank's or parent Savings association's Call Report or Thrift Financial Report?						
If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings association:						
Text		RCON	FDIC Cert No.			
A545		A545	0			M.3

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
4. Not Applicable						
<i>Memorandum items 5.a and 5.b are to be completed by all banks.</i>						
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions):(4)						
a. Amount of noninterest-bearing transaction accounts of more than \$250,000				J944	60,837,922	M.5.a
b. Number of noninterest-bearing transaction accounts of more than \$250,000						
		J945	20,352			M.5.b

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.
- (3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.
- (4) Excludes interest-bearing demand deposits.

Schedule RC-O—Continued

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

Memoranda—Continued

Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
6. Criticized and classified items:				
a. Special mention _____	K663		CONF	M.6.a
b. Substandard _____	K664		CONF	M.6.b
c. Doubtful _____	K665		CONF	M.6.c
d. Loss _____	K666		CONF	M.6.d
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans _____	N025		CONF	M.7.a
b. Securitizations of nontraditional 1-4 family residential mortgage loans _____	N026		CONF	M.7.b
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans _____	N027		CONF	M.8.a
b. Securitizations of higher-risk consumer loans _____	N028		CONF	M.8.b
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities _____	N029		CONF	M.9.a
b. Securitizations of higher-risk commercial and industrial loans and securities _____	N030		CONF	M.9.b
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:				
a. Total unfunded commitments _____	K676		5,969,224	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) _____	K677		11,788	M.10.b
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) _____	K669		528,152	M.11
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Part 1 Memorandum item 2.d) _____				
	RCON			
	K678		3,890,973	M.12
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>				
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):				
	RCFD			
a. Construction, land development, and other land loans secured by real estate _____	N177		386,799	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties _____	N178		3,400,127	M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties _____	N179		9,046,061	M.13.c
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____	N180		606,510	M.13.d
e. Commercial and industrial loans _____	N181		257,707	M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures _____	N182		4,375	M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans _____	N183		3,099,092	M.13.g
h. Non-agency residential mortgage-backed securities _____	M963		0	M.13.h
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
14. Amount of the institution's largest counterparty exposure _____	K673		CONF	M.14
15. Total amount of the institution's 20 largest counterparty exposures _____	K674		CONF	M.15

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189	926,476	M.16
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	L194	N/A	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	L195	N/A	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196	N/A	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid	RCON L197	N/A	M.17.d

Schedule RC-O—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

		Two-Year Probability of Default (PD)									
		(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
		≤1%	1.01– 4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%		
Dollar Amounts in Thousands		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:											
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations		RCFD M964	RCFD M965	RCFD M966	RCFD M967	RCFD M968	RCFD M969	RCFD M970	RCFD M971		
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.a	
b. Closed-end loans secured by first liens on 1-4 family residential properties		RCFD M979	RCFD M980	RCFD M981	RCFD M982	RCFD M983	RCFD M984	RCFD M985	RCFD M986		
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.b	
c. Closed-end loans secured by junior liens on 1-4 family residential properties		RCFD M994	RCFD M995	RCFD M996	RCFD M997	RCFD M998	RCFD M999	RCFD N001	RCFD N002		
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.c	
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit		RCFD N010	RCFD N011	RCFD N012	RCFD N013	RCFD N014	RCFD N015	RCFD N016	RCFD N017		
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.d	
e. Credit cards		RCFD N040	RCFD N041	RCFD N042	RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047		
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.e	
f. Automobile loans		RCFD N055	RCFD N056	RCFD N057	RCFD N058	RCFD N059	RCFD N060	RCFD N061	RCFD N062		
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.f	
g. Student loans		RCFD N070	RCFD N071	RCFD N072	RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077		
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.g	
h. Other consumer loans and revolving credit plans other than credit cards		RCFD N085	RCFD N086	RCFD N087	RCFD N088	RCFD N089	RCFD N090	RCFD N091	RCFD N092		
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.h	
i. Consumer leases		RCFD N100	RCFD N101	RCFD N102	RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107		
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.i	
j. Total		RCFD N115	RCFD N116	RCFD N117	RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122		
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.j	

Schedule RC-O—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands

	Two-Year Probability of Default (PD)								Column O PDs Derived Using(1)
	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)			
	20.01–22%	22.01–26%	26.01–30%	> 30%	Unscoreable	Total			
Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Number		
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:									
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCFD M972 CONF	RCFD M973 CONF	RCFD M974 CONF	RCFD M975 CONF	RCFD M976 CONF	RCFD M977 CONF	RCFD M978 CONF		M.18.a
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCFD M987 CONF	RCFD M988 CONF	RCFD M989 CONF	RCFD M990 CONF	RCFD M991 CONF	RCFD M992 CONF	RCFD M993 CONF		M.18.b
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCFD N003 CONF	RCFD N004 CONF	RCFD N005 CONF	RCFD N006 CONF	RCFD N007 CONF	RCFD N008 CONF	RCFD N009 CONF		M.18.c
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCFD N018 CONF	RCFD N019 CONF	RCFD N020 CONF	RCFD N021 CONF	RCFD N022 CONF	RCFD N023 CONF	RCFD N024 CONF		M.18.d
e. Credit cards	RCFD N048 CONF	RCFD N049 CONF	RCFD N050 CONF	RCFD N051 CONF	RCFD N052 CONF	RCFD N053 CONF	RCFD N054 CONF		M.18.e
f. Automobile loans	RCFD N063 CONF	RCFD N064 CONF	RCFD N065 CONF	RCFD N066 CONF	RCFD N067 CONF	RCFD N068 CONF	RCFD N069 CONF		M.18.f
g. Student loans	RCFD N078 CONF	RCFD N079 CONF	RCFD N080 CONF	RCFD N081 CONF	RCFD N082 CONF	RCFD N083 CONF	RCFD N084 CONF		M.18.g
h. Other consumer loans and revolving credit plans other than credit cards	RCFD N093 CONF	RCFD N094 CONF	RCFD N095 CONF	RCFD N096 CONF	RCFD N097 CONF	RCFD N098 CONF	RCFD N099 CONF		M.18.h
i. Consumer leases	RCFD N108 CONF	RCFD N109 CONF	RCFD N110 CONF	RCFD N111 CONF	RCFD N112 CONF	RCFD N113 CONF	RCFD N114 CONF		M.18.i
j. Total	RCFD N123 CONF	RCFD N124 CONF	RCFD N125 CONF	RCFD N126 CONF	RCFD N127 CONF	RCFD N128 CONF			M.18.j

(1) For PDs derived using scores and default rate mappings provided by a third-party vendor, enter 1; for PDs derived using an internal approach, enter 2; for PDs derived using third-party vendor mappings for some loans within a product type and an internal approach for other loans within the same product type, enter 3.

Schedule RC-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets¹ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):				
a.	Closed-end first liens _____	F066	4,611,540	1.a
b.	Closed-end junior liens _____	F067	81	1.b
c. Open-end loans extended under lines of credit:				
(1)	Total commitment under the lines of credit _____	F670	0	1.c.1
(2)	Principal amount funded under the lines of credit _____	F671	0	1.c.2
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (2):				
a.	Closed-end first liens _____	F068	10,786,996	2.a
b.	Closed-end junior liens _____	F069	28	2.b
c. Open-end loans extended under lines of credit:				
(1)	Total commitment under the lines of credit _____	F672	0	2.c.1
(2)	Principal amount funded under the lines of credit _____	F673	0	2.c.2
3. 1-4 family residential mortgage loans sold during the quarter:				
a.	Closed-end first liens _____	F070	17,987,597	3.a
b.	Closed-end junior liens _____	F071	411	3.b
c. Open-end loans extended under lines of credit:				
(1)	Total commitment under the lines of credit _____	F674	0	3.c.1
(2)	Principal amount funded under the lines of credit _____	F675	0	3.c.2
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):				
a.	Closed-end first liens _____	F072	4,752,468	4.a
b.	Closed-end junior liens _____	F073	147	4.b
c. Open-end loans extended under lines of credit:				
(1)	Total commitment under the lines of credit _____	F676	0	4.c.1
(2)	Principal amount funded under the lines of credit _____	F677	0	4.c.2
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):		RIAD		
a.	Closed-end 1-4 family residential mortgage loans _____	F184	453,975	5.a
b.	Open-end 1-4 family residential mortgage loans extended under lines of credit _____	F560	0	5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:		RCON		
a.	Closed-end first liens _____	F678	40,777	6.a
b.	Closed-end junior liens _____	F679	0	6.b
c. Open-end loans extended under line of credit:				
(1)	Total commitment under the lines of credit _____	F680	0	6.c.1
(2)	Principal amount funded under the lines of credit _____	F681	0	6.c.2
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a.	For representations and warranties made to U.S. government agencies and government-sponsored agencies _____	L191	CONF	7.a
b.	For representations and warranties made to other parties _____	L192	CONF	7.b
c.	Total representation and warranty reserves (sum of items 7.a and 7.b) _____	M288	CONF	7.c

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

(2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
 - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
 - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
Assets											
1. Available-for-sale securities	1773	39,810,641	G474	0	G475	629,352	G476	38,304,089	G477	877,200	1
2. Federal funds sold and securities purchased under agreements to resell	G478	0	G479	0	G480	0	G481	0	G482	0	2
3. Loans and leases held for sale	G483	4,752,615	G484	0	G485	0	G486	4,752,615	G487	0	3
4. Loans and leases held for investment	G488	0	G489	0	G490	0	G491	0	G492	0	4
5. Trading assets:											
a. Derivative assets	3543	946,244	G493	466,704	G494	0	G495	814,221	G496	598,727	5.a
b. Other trading assets	G497	158,379	G498	0	G499	0	G500	158,379	G501	0	5.b
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1
6. All other assets	G391	2,890,899	G392	121,608	G395	0	G396	605,872	G804	2,406,635	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)	G502	48,558,778	G503	588,312	G504	629,352	G505	44,635,176	G506	3,882,562	7

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
Liabilities											
8. Deposits	F252	0	F686	0	F694	0	F253	0	F254	0	8
9. Federal funds purchased and securities sold under agreements to repurchase											
	G507	0	G508	0	G509	0	G510	0	G511	0	9
10. Trading liabilities:											
a. Derivative liabilities	3547	639,343	G512	693,463	G513	0	G514	1,265,243	G515	67,563	10.a
b. Other trading liabilities	G516	0	G517	0	G518	0	G519	0	G520	0	10.b
11. Other borrowed money	G521	0	G522	0	G523	0	G524	0	G525	0	11
12. Subordinated notes and debentures											
	G526	0	G527	0	G528	0	G529	0	G530	0	12
13. All other liabilities	G805	293,250	G806	599,519	G807	0	G808	759,980	G809	132,789	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	932,593	G532	1,292,982	G533	0	G534	2,025,223	G535	200,352	14

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC			(Column B) LESS: Amounts Netted in the Determination of Total Fair Value			(Column C) Level 1 Fair Value Measurements			(Column D) Level 2 Fair Value Measurements			(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou	
Dollar Amounts in Thousands															
Memoranda															
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):															
a. Mortgage servicing assets	G536	2,376,724		G537	0		G538	0		G539	0		G540	2,376,724	M.1.a
b. Nontrading derivative assets	G541	0		G542	0		G543	0		G544	0		G545	0	M.1.b
TEXT															
c.	G546	0		G547	0		G548	0		G549	0		G550	0	M.1.c
d.	G551	0		G552	0		G553	0		G554	0		G555	0	M.1.d
e.	G556	0		G557	0		G558	0		G559	0		G560	0	M.1.e
f.	G561	0		G562	0		G563	0		G564	0		G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13.)															
a. Loan commitments (not accounted for as derivatives)	F261	0		F689	0		F697	0		F262	0		F263	0	M.2.a
b. Nontrading derivative liabilities	G566	293,250		G567	599,519		G568	0		G569	759,980		G570	132,789	M.2.b
TEXT															
c.	G571	0		G572	0		G573	0		G574	0		G575	0	M.2.c
d.	G576	0		G577	0		G578	0		G579	0		G580	0	M.2.d
e.	G581	0		G582	0		G583	0		G584	0		G585	0	M.2.e
f.	G586	0		G587	0		G588	0		G589	0		G590	0	M.2.f

Schedule RC-R—Regulatory Capital

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
Tier 1 capital			
1. Total bank equity capital (from Schedule RC, item 27.a)	3210	38,748,298	1
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value)	8434	250,268	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	0	3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No.158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)	4336	-1,296,834	4
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	694,882	6
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	9,758,722	7.a
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264	0	7.b
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7a, and 7b)	C227	30,731,024	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	237,672	9.a
b. LESS: Disallowed deferred tax assets	5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	-84	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	30,493,268	11
Tier 2 capital			
12. Qualifying subordinated debt and redeemable preferred stock	5306	2,324,600	12
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593	0	13
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	3,570,437	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	5,671	15
16. Other Tier 2 capital components	B594	0	16
17. Tier 2 capital (sum of items 12 through 16)	5311	5,900,708	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	5,900,708	18
19. Not applicable			
20. LESS: Deductions for total risk-based capital	B595	120,701	20
21. Total risk-based capital (sum of items 11 and 18, less item 20)	3792	36,273,275	21
Total assets for leverage ratio			
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	L136	344,771,933	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	9,758,722	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	237,672	24
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0	25
26. Other additions to (deductions from) assets for leverage capital purposes	L137	-732,510	26
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	L138	334,043,029	27
Adjustments for financial subsidiaries			
28. a. Adjustment to Tier 1 capital reported in item 11	C228	0	28.a
b. Adjustment to total risk-based capital reported in item 21	B503	0	28.b
29. Adjustment to risk-weighted assets reported in item 62	B504	0	29
30. Adjustment to average total assets reported in item 27	B505	0	30

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income" (AOCI).

Schedule RC-R—Regulatory Capital

Capital ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)

	(Column A)		(Column B)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio (1) _____	7273	0.00%	7204	9.13%	31
32. Tier 1 risk-based capital ratio (2) _____	7274	0.00%	7206	10.71%	32
33. Total risk-based capital ratio (3) _____	7275	0.00%	7205	12.75%	33

(1) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

(2) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

(3) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	
	Totals (from Schedule RC)	Items Not Subject to Risk-Weighting	Allocation by Risk Weight Category				
	Dollar Amounts in Thousands		0%	20%	50%	100%	
	Tril Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010 6,618,511	RCFD C869 0	RCFD B600 2,356,976	RCFD B601 4,261,535		RCFD B602 0	34
35. Held-to-maturity securities (Column A must equal RCB item 8 Column A)	RCFD 1754 34,667,680	RCFD B603 -3,841	RCFD B604 20,945,482	RCFD B605 13,565,380	RCFD B606 18,698	RCFD B607 141,961	35
36. Available-for-sale securities (Column A must equal RCB item 8 Column D)	RCFD 1773 39,810,641	RCFD B608 -57,122	RCFD B609 3,490,161	RCFD B610 30,221,172	RCFD B611 4,065,453	RCFD B612 2,090,977	36
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225 79,268		RCFD C063 0	RCFD C064 79,268		RCFD B520 0	37
38. Loans and leases held for sale (Column A must equal RC item 4.a)	RCFD 5369 4,765,739	RCFD B617 0	RCFD B618 0	RCFD B619 0	RCFD B620 4,752,614	RCFD B621 13,125	38
39. Loans and leases, net of unearned income (Column A must equal RC item 4.b)	RCFD B528 226,100,378	RCFD B622 0	RCFD B623 782,421	RCFD B624 21,701,978	RCFD B625 40,980,282	RCFD B626 162,635,697	39
40. LESS: Allowance for loan and lease losses	RCFD 3123 4,311,959	RCFD 3123 4,311,959					40
41. Trading assets (Column A must equal RC 5)	RCFD 3545 1,104,623	RCFD B627 1,104,623	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 0	41
42. All other assets (1)	RCFD B639 40,498,046	RCFD B640 10,995,632	RCFD B641 459,587	RCFD B642 10,261,093	RCFD B643 179,028	RCFD 5339 18,602,706	42
43. Total assets (sum of items 34 through 42)	RCFD 2170 349,332,927	RCFD B644 7,727,333	RCFD 5320 28,034,627	RCFD 5327 80,090,426	RCFD 5334 49,996,075	RCFD 5340 183,484,466	43

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets.

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) (Column D) (Column E) (Column F)				
				Allocation by Risk Weight Category				
				0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Derivatives and Off-Balance Sheet Items	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	
44. Financial standby letters of credit	17,769,291	1.000	17,769,291	80,296	3,195,711	3,135,599	11,357,685	44
45. Performance standby letters of credit (Column A must equal RCL item 3)	RCFD 3821 474,906	.50	237,453	RCFD B651 551	RCFD B652 8,640	RCFD B653 13,154	RCFD B654 215,108	45
46. Commercial and similar letters of credit (Column A must equal RCL item 4)	RCFD 3411 318,102	.20	63,620	RCFD B656 1,335	RCFD B657 13,215	RCFD B658 241	RCFD B659 48,829	46
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 1,636	1.00	1,636	RCFD B661 0	RCFD B662 0		RCFD B663 1,636	47
48. Securities lent (Column A must equal RCL item 6)	RCFD 3433 4,653,952	1.00	4,653,952	RCFD B665 4,653,952	RCFD B666 0	RCFD B667 0	RCFD B668 0	48
49. Retained recourse on small business obligations sold with recourse (Column A must equal RC-S.M.1.b)	RCFD A250 42,911	1.00	42,911	RCFD B669 0	RCFD B671 42,911	RCFD B672 0	RCFD B673 0	49
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement (Column F must equal Column B)	RCFD B541 0	See footnote 3 12.500	RCFD B542 0				RCFD B543 0	50
51. All other financial assets sold with recourse	RCFD B675 127,161	1.00	127,161	RCFD B677 0	RCFD B678 0	RCFD B679 120,851	RCFD B680 6,310	51
52. All other off-balance sheet liabilities	RCFD B681 113,515	1.00	113,515	RCFD B683 0	RCFD B684 0	RCFD B685 34,868	RCFD B686 78,647	52
53. Unused commitments:								
a. With an original maturity exceeding one year	RCFD 3833 94,877,556	.50	47,438,778	RCFD B687 0	RCFD B689 925,398	RCFD B690 927,346	RCFD B691 45,586,034	53.a
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFD G591 0	.10	0	RCFD G592 0	RCFD G593 0	RCFD G594 0	RCFD G595 0	53.b
54. Derivative contracts			RCFD A167 1,290,301	RCFD B693 64,770	RCFD B694 212,798	RCFD B695 1,012,733		54

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor.

For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

(3) Or institution-specific factor.

Schedule RC-R—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	
	Allocation by Risk Weight Category				
	0%	20%	50%	100%	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Dollar Amounts in Thousands					
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFD B696	RCFD B697	RCFD B698	RCFD B699	
	32,835,531	84,489,099	55,240,867	240,778,715	55
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%	56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD B700	RCFD B701	RCFD B702	RCFD B703	
	0	16,897,820	27,620,434	240,778,715	57
58. Market risk equivalent assets				RCFD 1651	
				337,960	58
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCFD B704	
				285,634,929	59
60. LESS: Excess allowance for loan and lease losses				RCFD A222	
				1,041,671	60
61. LESS: Allocated transfer risk reserve				RCFD 3128	
				0	61
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFD A223	
				284,593,258	62

Memoranda

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764	1,242,057	M.1

Schedule RC-R—Continued

Memoranda-Continued

Dollar Amounts in Thousands	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	3809	25,525,427	8766	34,515,231	8767	15,007,197	M.2.a
b. Foreign exchange contracts	3812	13,726,249	8769	4,244,725	8770	0	M.2.b
c. Gold contracts	8771	0	8772	0	8773	0	M.2.c
d. Other precious metals contracts	8774	0	8775	0	8776	0	M.2.d
e. Other commodity contracts	8777	0	8778	0	8779	0	M.2.e
f. Equity derivative contracts	A000	0	A001	65,260	A002	0	M.2.f
g. Credit derivative contracts:							
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:							
(1) Investment grade	G597	142,000	G598	455,000	G599	0	M.2.g.1
(2) Subinvestment grade	G600	0	G601	0	G602	0	M.2.g.2

(1) Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

Schedule RC-S—Servicing, Securitization and Asset Sale Activities

	(Column A)		(Column B)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	
	1-4 Family Residential Loans		Home Equity Lines		Credit Card Receivables		Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Bank Securitization Activities											
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705		RCFD B706		RCFD B707		RCFD B708	RCFD B709	RCFD B710	RCFD B711	1
	0		0		0		0	0	0	0	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:											
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFD B712		RCFD B713		RCFD B714		RCFD B715	RCFD B716	RCFD B717	RCFD B718	2.a
	0		0		0		0	0	0	0	
b. Subordinated securities and other residual interests	RCFD C393		RCFD C394		RCFD C395		RCFD C396	RCFD C397	RCFD C398	RCFD C399	2.b
	0		0		0		0	0	0	0	
c. Standby letters of credit and other enhancements	RCFD C400		RCFD C401		RCFD C402		RCFD C403	RCFD C404	RCFD C405	RCFD C406	2.c
	0		0		0		0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726		RCFD B727		RCFD B728		RCFD B729	RCFD B730	RCFD B731	RCFD B732	3
	0		0		0		0	0	0	0	
4. Past due loan amounts included in item 1:	RCFD B733		RCFD B734		RCFD B735		RCFD B736	RCFD B737	RCFD B738	RCFD B739	
a. 30-89 days past due	0		0		0		0	0	0	0	4.a
	RCFD B740		RCFD B741		RCFD B742		RCFD B743	RCFD B744	RCFD B745	RCFD B746	
b. 90 days or more past due	0		0		0		0	0	0	0	4.b
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):											
a. Charge-offs	RIAD B747		RIAD B748		RIAD B749		RIAD B750	RIAD B751	RIAD B752	RIAD B753	5.a
	0		0		0		0	0	0	0	
	RIAD B754		RIAD B755		RIAD B756		RIAD B757	RIAD B758	RIAD B759	RIAD B760	
b. Recoveries	0		0		0		0	0	0	0	5.b

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets		
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
Dollar Amounts in Thousands									
6. Amount of ownership (or seller's) interest carried as:									
a. Securities (included in Schedule RC-B or or in Schedule RC, item 5) _____		RCFD B761 0	RCFD B762 0			RCFD B763 0	6.a		
b. Loans (included in Schedule RC-C) _____		RCFD B500 0	RCFD B501 0			RCFD B502 0	6.b		
7. Past due loan amounts included in interests reported in item 6.a:									
a. 30-89 days past due _____		RCFD B764 0	RCFD B765 0			RCFD B766 0	7.a		
b. 90 days or more past due _____		RCFD B767 0	RCFD B768 0			RCFD B769 0	7.b		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):									
a. Charge-offs _____		RIAD B770 0	RIAD B771 0			RIAD B772 0	8.a		
b. Recoveries _____		RIAD B773 0	RIAD B774 0			RIAD B775 0	8.b		
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions									
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements _____		RCFD B776 0	RCFD B777 0	RCFD B778 0	RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures _____		RCFD B783 0	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0	10

Schedule RC-S—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
	1-4 Family Residential Loans	Home Equity Lines	Credit Card Receivables	Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 120,851	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 6,310
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 120,851	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 6,310

Memoranda

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	A249	42,911	M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250	42,911	M.1.b
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	120,851	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	223,783,149	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	926,437	M.2.c
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	2,228,281	M.2.d
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0	M.4

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

(2) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T.) _____	RCFD A345	YES / NO YES	1
2. Does the institution exercise the fiduciary powers it has been granted? _____	RCFD A346	YES / NO YES	2
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.) _____	RCFD B867	YES / NO YES	3

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 22.a and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril Bil Mil Thou	Tril Bil Mil Thou			
Dollar Amounts in Thousands					
FIDUCIARY AND RELATED ASSETS	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	28,324,900	2,718,081	25,758	1,510	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	1,321,304	7,221,847	197	109	5.a
b. Employee benefit-defined benefit _____	1,225,059	37,028,106	125	291	5.b
c. Other employee benefit and retirement-related accounts _____	3,911,201	24,017,647	7,680	550,635	5.c
6. Corporate trust and agency accounts _____	1,569,015	461,433,455	3,540	124,392	6
7. Investment management and investment advisory agency accounts _____	20,063,917	0	12,701	0	7
8. Foundation and endowment trust and agency accounts _____	7,295,860	1,046,222	3,819	81	8
9. Other fiduciary accounts _____	1,319,520	16,770,721	282	1,628	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	65,030,776	550,236,079	54,102	678,646	10
11. Custody and safekeeping accounts _____		893,089,924		1,013,654	11

Schedule RC-T—Continued

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts				(Column D) Number of Non-Managed Accounts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou									
Dollar Amounts in Thousands																	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFN B900				RCFN B901				RCFN B902				RCFN B903				12
	0				18,063,861				0				1,551				
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259				RCFD J260				RCFD J261				RCFD J262				13
	3,910,558				28,549,405				7,678				820,170				

		Dollar Amounts in Thousands		RIAD	Bil Mil Thou	
Fiduciary and Related Services Income						
14. Personal trust and agency accounts			B904	119,415		14
15. Employee benefit and retirement-related trust and agency accounts:						
a. Employee benefit—defined contribution			B905	3,465		15.a
b. Employee benefit—defined benefit			B906	9,239		15.b
c. Other employee benefit and retirement-related accounts			B907	18,576		15.c
16. Corporate trust and agency accounts			A479	105,737		16
17. Investment management and investment advisory agency accounts			J315	79,935		17
18. Foundation and endowment trust and agency accounts			J316	22,335		18
19. Other fiduciary accounts			A480	1,132		19
20. Custody and safekeeping accounts			B909	110,345		20
21. Other fiduciary and related services income			B910	24,304		21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)			4070	494,483		22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912	21,609			22.a	
23. Less: Expenses			C058	N/A		23
24. Less: Net losses from fiduciary and related services			A488	N/A		24
25. Plus: Intracompany income credits for fiduciary and related services			B911	N/A		25
26. Net fiduciary and related services income			A491	N/A		26

Memoranda

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts				(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts				(Column C) All Other Accounts			
	RCFD	Tril	Bil	Mil Thou	RCFD	Tril	Bil	Mil Thou	RCFD	Tril	Bil	Mil Thou
Dollar Amounts in Thousands												
1. Managed assets held in fiduciary accounts:												
a. Noninterest-bearing deposits	J263	N/A		J264	N/A		J265	N/A		M.1.a		
b. Interest-bearing deposits	J266	N/A		J267	N/A		J268	N/A		M.1.b		
c. U.S. Treasury and U.S. Government agency obligations	J269	N/A		J270	N/A		J271	N/A		M.1.c		
d. State, county, and municipal obligations	J272	N/A		J273	N/A		J274	N/A		M.1.d		
e. Money market mutual funds	J275	N/A		J276	N/A		J277	N/A		M.1.e		
f. Equity mutual funds	J278	N/A		J279	N/A		J280	N/A		M.1.f		
g. Other mutual funds	J281	N/A		J282	N/A		J283	N/A		M.1.g		
h. Common trust funds and collective investment funds	J284	N/A		J285	N/A		J286	N/A		M.1.h		
i. Other short-term obligations	J287	N/A		J288	N/A		J289	N/A		M.1.i		

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
	1. j. Other notes and bonds	J290	N/A	J291	N/A	J292	
k. Investments in unregistered funds and private equity investments	J293	N/A	J294	N/A	J295	N/A	M.1.k
l. Other common and preferred stocks	J296	N/A	J297	N/A	J298	N/A	M.1.l
m. Real estate mortgages	J299	N/A	J300	N/A	J301	N/A	M.1.m
n. Real estate	J302	N/A	J303	N/A	J304	N/A	M.1.n
o. Miscellaneous assets	J305	N/A	J306	N/A	J307	N/A	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	N/A	J309	N/A	J310	N/A	M.1.p

Dollar Amounts in Thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
	RCFD	Bil Mil Thou	RCFD		
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	J311	N/A	J312	N/A	M.1.q

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD		Tril Bil Mil Thou	RCFD B928	
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships	B927	N/A		N/A	M.2.a
(1) Issues reported in Memorandum item 2.a. that are in default	J313	N/A		N/A	M.2.a.1
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	N/A			M.2.b

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD		RCFD	Bil Mil Thou	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	4	B932	47,093	M.3.a
b. International/Global equity	B933	0	B934	0	M.3.b
c. Stock/Bond blend	B935	1	B936	50,270	M.3.c
d. Taxable bond	B937	2	B938	81,818	M.3.d
e. Municipal bond	B939	0	B940	0	M.3.e
f. Short term investments/Money market	B941	0	B942	0	M.3.f
g. Specialty/Other	B943	1	B944	4,042	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	8	B946	183,223	M.3.h

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Mil Thou	RIAD	Mil Thou	RIAD	Mil Thou	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts _____	B947	N/A	B948	N/A	B949	N/A	M.4.a
b. Employee benefit and retirement-related trust and agency accounts _____	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management and investment advisory agency accounts _____	B953	N/A	B954	N/A	B955	N/A	M.4.c
d. Other fiduciary accounts and related services _____	B956	N/A	B957	N/A	B958	N/A	M.4.d
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24) _____	B959	N/A	B960	N/A	B961	N/A	M.4.e

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

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Schedule RC-V— Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles			(Column B) ABCP Conduits			(Column C) Other VIEs			
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:										
a. Cash and balances due from depository institutions	J981	0		J982	0		J983	0		1.a
b. Held-to-maturity securities	J984	0		J985	0		J986	136,405		1.b
c. Available-for-sale securities	J987	0		J988	0		J989	4,875,607		1.c
d. Securities purchased under agreements to resell	J990	0		J991	0		J992	0		1.d
e. Loans and leases held for sale	J993	0		J994	0		J995	0		1.e
f. Loans and leases, net of unearned income	J996	0		J997	0		J998	0		1.f
g. Less: Allowance for loan and lease losses	J999	0		K001	0		K002	0		1.g
h. Trading assets (other than derivatives)	K003	0		K004	0		K005	0		1.h
i. Derivative trading assets	K006	0		K007	0		K008	0		1.i
j. Other real estate owned	K009	0		K010	0		K011	0		1.j
k. Other assets	K012	0		K013	0		K014	1,813,932		1.k
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:										
a. Securities sold under agreements to repurchase	K015	0		K016	0		K017	0		2.a
b. Derivative trading liabilities	K018	0		K019	0		K020	0		2.b
c. Commercial paper	K021	0		K022	0		K023	0		2.c
d. Other borrowed money (exclude commercial paper)	K024	0		K025	0		K026	272,783		2.d
e. Other liabilities	K027	0		K028	0		K029	258,279		2.e
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)	K030	0		K031	0		K032	0		3
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	K033	0		K034	0		K035	4,752,310		4

