

**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 September 30, 2014**

(20140930)

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)  
**October 30, 2014**

\_\_\_\_\_  
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](mailto:CDR.Help@ffiec.gov).

**U.S. Bank National Association**

\_\_\_\_\_  
Legal Title of Bank (RSSD 9017)

**Cincinnati**

\_\_\_\_\_  
City (RSSD 9130)

**OH**

**45202**

\_\_\_\_\_  
State Abbreviation (RSSD 9200)

\_\_\_\_\_  
Zip Code (RSSD 9220)

FDIC Certificate Number

06548  
(RSSD 9050)

The estimated average burden associated with this information collection is 48.3 hours per respondent and is estimated to vary from 18 to 750 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  
 \_\_\_\_\_  
 Area code/Phone Number/Extension (TEXT C493)  
 CONF  
 \_\_\_\_\_  
 Area Code/FAX 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  
 \_\_\_\_\_  
 Area code/Phone Number/Extension (TEXT 8902)  
 CONF  
 \_\_\_\_\_  
 Area Code/FAX 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  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C369)  
 CONF  
 \_\_\_\_\_  
 Area code/FAX 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  
 \_\_\_\_\_  
 Area Code/FAX 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  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C440)

**Secondary Contact**

CONF  
 \_\_\_\_\_  
 Name (TEXT C442)  
 CONF  
 \_\_\_\_\_  
 Title (TEXT C443)  
 CONF  
 \_\_\_\_\_  
 E-mail Address (TEXT C444)  
 CONF  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C445)

**Third Contact**

CONF  
 \_\_\_\_\_  
 Name (TEXT C870)  
 CONF  
 \_\_\_\_\_  
 Title (TEXT C871)  
 CONF  
 \_\_\_\_\_  
 E-mail Address (TEXT C872)  
 CONF  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C873)

**Fourth Contact**

CONF  
 \_\_\_\_\_  
 Name (TEXT C875)  
 CONF  
 \_\_\_\_\_  
 Title (TEXT C876)  
 CONF  
 \_\_\_\_\_  
 E-mail Address (TEXT C877)  
 CONF  
 \_\_\_\_\_  
 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, 2014 – September 30, 2014**

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	2,384,787	1.a.1.a.1
(2) All other loans secured by real estate	4436	1,448,730	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	26,826	1.a.1.b
(c) Commercial and industrial loans	4012	1,076,650	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	1,338,079	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	897,429	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	227,953	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	11,017	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	7,411,471	1.a.3
b. Income from lease financing receivables	4065	423,779	1.b
c. Interest income on balances due from depository institutions (1)	4115	3,461	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	58,433	1.d.1
(2) Mortgage-backed securities	B489	1,099,695	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	206,747	1.d.3
e. Interest income from trading assets	4069	1,170	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	184	1.f
g. Other interest income	4518	-257,753	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	8,947,187	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	10,521	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	134,654	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	91,773	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	93,084	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	20,913	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	9,843	2.b
c. Interest on trading liabilities and other borrowed money	4185	244,023	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		170,520		2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073		775,331		2.e	
3. Net interest income (item 1.h minus 2.e)				4074	8,171,856	3
4. Provision for loan and lease losses				4230	879,341	4
5. Noninterest income:						
a. Income from fiduciary activities (1)	4070		767,680		5.a	
b. Service charges on deposit accounts	4080		922,502		5.b	
c. Trading revenue (2)	A220		83,433		5.c	
d. (1) Fees and commissions from securities brokerage	C886		149,266		5.d.1	
(2) Investment banking, advisory, and underwriting fees and commissions	C888		5,636		5.d.2	
(3) Fees and commissions from annuity sales	C887		0		5.d.3	
(4) Underwriting income from insurance and reinsurance activities	C386		5,322		5.d.4	
(5) Income from other insurance activities	C387		39		5.d.5	
e. Venture capital revenue	B491		0		5.e	
f. Net servicing fees	B492		464,205		5.f	
g. Net securitization income	B493		0		5.g	
h. Not applicable						
i. Net gains (losses) on sales of loans and leases	5416		300,987		5.i	
j. Net gains (losses) on sales of other real estate owned	5415		-5,809		5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496		250,213		5.k	
l. Other noninterest income*	B497		3,566,428		5.l	
m. Total noninterest income (sum of items 5.a through 5.l)				4079	6,509,902	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	5,011	6.b
7. Noninterest expense:						
a. Salaries and employee benefits	4135		3,984,624		7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		725,947		7.b	
c. (1) Goodwill impairment losses	C216		0		7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232		221,579		7.c.2	
d. Other noninterest expense*	4092		2,823,885		7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	7,756,035	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	6,051,393	8
9. Applicable income taxes (on item 8)				4302	1,885,335	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)				4300	4,166,058	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	4,166,058	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	45,728	13
14. Net income (loss) attributable to bank (item 12 minus item 13)				4340	4,120,330	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		13,109	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		113,689	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		162,939	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		175,308	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____			Number 64,598	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		38,154	M.8.a
b. Foreign exchange exposures _____	8758		45,279	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		-383	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		-2	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		-72	M.9.b
10. Credit losses on derivatives (see instructions) _____	A251		637	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		15	M.12

(1) The asset size tests are generally based on the total assets reported in the June 30, 2013, Report of Condition  
(2) For example, a bank acquired on March 1, 2014, would report 20140301.

## 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	-156,533	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	-1,491	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	6,587	M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320	4,129	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	2,458	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, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	38,561,877		1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	0		2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	38,561,877		3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	4,120,330		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	0		7
8. LESS: Cash dividends declared on preferred stock	4470	0		8
9. LESS: Cash dividends declared on common stock	4460	2,750,000		9
10. Other comprehensive income (1)	B511	427,283		10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	35,195		11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	40,394,685		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	5,267	C892	208					1.a.1
(2) Other construction loans and all land development and other land loans	C893	7,782	C894	10,249					1.a.2
b. Secured by farmland in domestic offices	3584	454	3585	220					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	65,201	5412	12,517					1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234	171,027	C217	15,246					1.c.2.a
(b) Secured by junior liens	C235	32,541	C218	7,196					1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	3,118	3589	4,932					1.d
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	5,860	C896	3,011					1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	14,434	C898	13,358					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			1,247	2.a
b. To foreign banks _____	4654			0	4664			0	2.b
3. Loans to finance agricultural production and other loans to farmers _____	4655			1,046	4665			125	3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) _____	4645			192,023	4617			46,834	4.a
b. To non-U.S. addressees (domicile) _____	4646			1,582	4618			98	4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards _____	B514			546,067	B515			48,612	5.a
b. Automobile Loans _____	K129			33,583	K133			17,177	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans) _____	K205			156,042	K206			33,057	5.c
6. Loans to foreign governments and official institutions _____	4643			0	4627			0	6
7. All other loans _____	4644			2,484	4628			10,307	7
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures _____	F185			3,746	F187			2,672	8.a
b. All other leases _____	C880			21,717	F188			11,015	8.b
9. Total (sum of items 1 through 8) _____	4635			<b>1,263,974</b>	4605			<b>238,081</b>	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			212	5410			1,777	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			68	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			95,685	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, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	4,249,743	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	238,081	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	1,261,390	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	2,584	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	879,341	5
6. Adjustments* (see instructions for this schedule)	C233	-37,625	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	4,065,566	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	C435	0	M.1
<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>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	67,903	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges	C390	0	M.3
<i>Memorandum item 4 is to be completed by all banks.</i>			
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	129,466	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 and Determined to be impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be impaired (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	
Dollar Amounts in Thousands													
1. Real estate loans:													
a. Construction loans	M708	130,974	M709	6,495	M710	8,964,694	M711	234,014	M712	145,962	M713	24,860	1.a
b. Commercial real estate loans	M714	389,492	M715	14,774	M716	32,407,068	M717	428,222	M719	427,781	M720	31,171	1.b
c. Residential real estate loans	M721	4,944,022	M722	311,109	M723	47,786,771	M724	487,147	M725	2,849,341	M726	73,435	1.c
2. Commercial loans(2)	M727	369,494	M728	22,934	M729	78,529,160	M730	763,640	M731	1,201	M732	0	2
3. Credit cards	M733	255,728	M734	63,752	M735	17,606,297	M736	814,433	M737	0	M738	0	3
4. Other consumer loans	M739	253,540	M740	43,866	M741	49,285,947	M742	745,714	M743	0	M744	0	4
5. Unallocated, if any							M745	0					5
6. Total (sum of items													
1.a through 5)(3)	M746	6,343,250	M747	462,930	M748	234,579,937	M749	3,473,170	M750	3,424,285	M751	129,466	6

- The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, 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	
1. Other noninterest income (from Schedule RI, item 5.I)							
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 5.I:							
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		0			1.b
c.	Income and fees from automated teller machines (ATMs)	C016		241,491			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		0			1.f
g.	Bank card and credit card interchange fees	F555		748,839			1.g
h.	Gains on bargain purchases	J447		0			1.h
<b>TEXT</b>							
i.	4461 Merchant processing services	4461		1,127,289			1.i
j.	4462 Standby letters of credit	4462		114,429			1.j
k.	4463 Corporate payment products revenue	4463		549,559			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		266,124			2.a
b.	Advertising and marketing expenses	0497		180,042			2.b
c.	Directors' fees	4136		0			2.c
d.	Printing, stationery, and supplies	C018		0			2.d
e.	Postage	8403		158,097			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		201,611			2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0			2.j
k.	Telecommunications expenses	F559		112,219			2.k
<b>TEXT</b>							
l.	4464 Capitalized computer software	4464		246,663			2.l
m.	4467 Cost of affordable housing and other tax-advantaged projects	4467		266,135			2.m
n.	4468 Dept of Justice Federal Housing Admin insurance program related settlement	4468		200,000			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):							
<b>TEXT</b>							
a.(1)	4469			4469		0	3.a.1
	(2) Applicable income tax effect	4486		0			3.a.2
b.(1)	4487			4487		0	3.b.1
	(2) Applicable income tax effect	4488		0			3.b.2
c.(1)	4489			4489		0	3.c.1
	(2) Applicable income tax effect	4491		0			3.c.2



## Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2014

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	
<b>Assets</b>									
1. Cash and balances due from depository institutions (from Schedule RC-A):									
a. Noninterest-bearing balances and currency and coin (1)				0081		5,115,843			1.a
b. Interest-bearing balances (2)				0071		1,053,655			1.b
2. Securities:									
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754		44,230,890			2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773		52,182,094			2.b
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices				RCON					
				B987		61,856			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		3,938,740			4.a
b. Loans and leases, net of unearned income		B528	244,347,472						4.b
c. LESS: Allowance for loan and lease losses		3123	4,065,566						4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529		240,281,906			4.d
5. Trading assets (from Schedule RC-D)									
				3545		977,357			5
6. Premises and fixed assets (including capitalized leases)									
				2145		2,599,199			6
7. Other real estate owned (from Schedule RC-M)									
				2150		346,509			7
8. Investments in unconsolidated subsidiaries and associated companies									
				2130		178,793			8
9. Direct and indirect investments in real estate ventures									
				3656		0			9
10. Intangible assets:									
a. Goodwill				3163		9,405,695			10.a
b. Other intangible assets (from Schedule RC-M)				0426		3,885,317			10.b
11. Other assets (from Schedule RC-F)									
				2160		22,775,893			11
12. Total assets (sum of items 1 through 11)				2170		387,033,747			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		RCON	Tril	Bil	Mil	Thou	
<b>Liabilities</b>									
13. Deposits:									
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				2200	262,477,077				13.a
(1) Noninterest-bearing (4)		6631	78,948,018						13.a.1
(2) Interest-bearing		6636	183,529,059						13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN					
				2200	21,749,498				13.b
(1) Noninterest-bearing		6631	124,890						13.b.1
(2) Interest-bearing		6636	21,624,608						13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:									
a. Federal funds purchased in domestic offices (5)				RCON					
				B993	652,098				14.a
b. Securities sold under agreements to repurchase (6)				RCFD					
				B995	630,547				14.b
15. Trading liabilities (from Schedule RC-D)									
				3548	565,781				15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)									
				3190	42,642,374				16
17. and 18. Not applicable									

(4) Includes noninterest-bearing demand, time, and savings deposits.

(5) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

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

Dollar Amounts in Thousands

	RCFD	Tril   Bil   Mil   Thou	
<b>Liabilities—Continued</b>			
19. Subordinated notes and debentures (1)	3200	5,023,000	19
20. Other liabilities (from Schedule RC-G)	2930	12,043,509	20
21. Total liabilities (sum of items 13 through 20)	2948	345,783,884	21
22. Not applicable			
<b>Equity Capital</b>			
<b>Bank Equity Capital</b>			
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	14,266,407	25
26. a. Retained earnings	3632	26,618,782	26.a
b. Accumulated other comprehensive income (2)	B530	-508,704	26.b
c. Other equity capital components (3)	A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	40,394,685	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	855,178	27.b
28. Total equity capital (sum of items 27.a and 27.b)	G105	41,249,863	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	387,033,747	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 2013

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

- (1) Includes limited-life preferred stock and related surplus.
- (2) 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.
- (3) 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	4,235,905					1
a. Cash items in process of collection and unposted debits _____				0020	2,321,797		1.a
b. Currency and coin _____				0080	1,914,106		1.b
2. Balances due from depository institutions in the U.S. _____				0082	661,494		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	661,495					2.b
3. Balances due from banks in foreign countries and foreign central banks _____				0070	174,383		3
a. Foreign branches of other U.S. banks _____	0073	0					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	636,880					3.b
4. Balances due from Federal Reserve Banks _____	0090	635,218		0090	635,218		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	6,169,498		0010	5,706,998		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	1,937,059	0213	1,905,293	1286	1,339,955	1287	1,339,304	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	742,072	1290	741,214	1291	434,755	1293	439,917	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	911,686	1298	893,404	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	9,867	8497	10,496	8498	5,276,751	8499	5,512,556	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	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	4,241,947	G301	4,315,549	G302	2,864,106	G303	2,945,343	4.a.1
(2) Issued by FNMA and FHLMC	G304	7,506,280	G305	7,467,115	G306	5,441,723	G307	5,645,675	4.a.2
(3) Other pass-through securities	G308	1,772	G309	1,772	G310	67	G311	67	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	29,669,242	G313	29,520,877	G314	33,302,645	G315	33,119,166	4.b.1
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G316	0	G317	0	G318	0	G319	0	4.b.2
(3) All other residential MBS	G320	665	G321	721	G322	689,788	G323	709,723	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		118,895		K153		121,530	
(b). All other commercial MBS	K154		0		K155		0		K156		148		K157		148	
5. Asset-backed securities and structured financial products:																
a. Asset-backed securities (ABS)	C026		13,907		C988		17,176		C989		550,531		C027		560,700	
b. Structured financial products:																
(1) Cash	G336		0		G337		7,302		G338		18,281		G339		22,578	
(2) Synthetic	G340		0		G341		0		G342		0		G343		0	
(3) Hybrid	G344		0		G345		0		G346		0		G347		0	
6. Other debt securities:																
a. Other domestic debt securities	1737		99,079		1738		97,400		1739		689,974		1741		639,051	
b. Other foreign debt securities	1742		9,000		1743		9,000		1744		5,892		1746		5,891	
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)											A510		211,686	A511		227,041
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		44,230,890		1771		44,093,915		1772		51,856,883		1773		52,182,094	

(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		8,669,502		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		1,812,553		M.2.a.1
(2) Over three months through 12 months _____	A550		291,683		M.2.a.2
(3) Over one year through three years _____	A551		1,228,099		M.2.a.3
(4) Over three years through five years _____	A552		1,323,781		M.2.a.4
(5) Over five years through 15 years _____	A553		2,313,239		M.2.a.5
(6) Over 15 years _____	A554		5,250,439		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	403,094	M.2.b.1
(2) Over three months through 12 months		A556	99,096	M.2.b.2
(3) Over one year through three years		A557	46,225	M.2.b.3
(4) Over three years through five years		A558	820,238	M.2.b.4
(5) Over five years through 15 years		A559	16,066,247	M.2.b.5
(6) Over 15 years		A560	2,906,184	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	13,961,694	M.2.c.1
(2) Over three years		A562	49,658,780	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	202,424	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	781,841	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	13,907	B843	17,176	B844	2,693	B845	2,556	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	547,838	B853	558,144	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, 2013, 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	0	G351	0	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	0	G369	7,302	G370	0	G371	0	M.6.f
g. Other collateral or reference assets	G372	0	G373	0	G374	18,281	G375	22,578	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		
1. Loans secured by real estate: (1)	1410	N/A					1
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	F158	1,440,402		F158	1,440,402		1.a.1
(2) Other construction loans and all land development and other land loans	F159	7,664,271		F159	7,664,271		1.a.2
b. Secured by farmland (including farm residential and other improvements)	1420	932,125		1420	932,125		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	15,054,662		1797	15,054,662		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	5367	59,497,770		5367	59,497,770		1.c.2.a
(b) Secured by junior liens	5368	1,319,543		5368	1,319,543		1.c.2.b
d. Secured by multifamily (5 or more) residential properties	1460	4,223,873		1460	4,223,873		1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	9,846,989		F160	9,846,989		1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F161	15,672,044		F161	15,593,863		1.e.2
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S.:				B531	113,918		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	113,918					2.a.2
b. To other depository institutions in the U.S.	B534	95,453		B534	95,453		2.b
c. To banks in foreign countries:				B535	31,005		2.c
(1) To foreign branches of other U.S. banks	B536	4,470					2.c.1
(2) To other banks in foreign countries	B537	26,535					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	1,012,392		1590	1,012,392		3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	58,439,732		1763	58,439,732		4.a
b. To non-U.S. addressees (domicile)	1764	1,002,888		1764	316,458		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	17,862,025		B538	17,862,020		6.a
b. Other revolving credit plans	B539	3,241,392		B539	3,241,392		6.b
c. Automobile Loans	K137	14,517,288		K137	14,517,288		6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207	9,399,067		K207	9,399,067		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	10,838,398		2107	10,838,398		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**

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil   Mil   Thou		RCON	Bil   Mil   Thou		
Dollar Amounts in Thousands							
9. Loans to nondepository financial institutions and other loans	1563	4,803,981					9
a. Loans to nondepository financial institutions				J454	1,793,701		9.a
b. Other loans:							
(1) Loans for purchasing or carrying securities (secured and unsecured)				1545	1,008,607		9.b.1
(2) All other loans (exclude consumer loans)				J451	2,001,673		9.b.2
10. Lease financing receivables (net of unearned income)				2165	11,264,955		10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	5,998,374					10.a
b. All other leases	F163	5,278,620					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	248,286,212		2122	247,509,557		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	7,495	M.1.a.1
(2)Other construction loans and all land development and other land loans				K159	61,883	M.1.a.2
b. Loans secured by 1-4 residential properties in domestic offices				F576	2,821,527	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices				K160	12,319	M.1.c
d. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties				K161	96,552	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties				K162	204,477	M.1.d.2
e. Commercial and Industrial loans:				RCFD		
(1) To U.S.addressees (domicile)				K163	195,625	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	297,488	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>				RCON		
(1) Loans secured by farmland in domestic offices				K166	0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks				RCFD		
(3) Loans to finance agricultural production and other loans to farmers				K167	0	M.1.f.2
(4) Loans to individuals for household, family, and other personal expenditures:				K168	0	M.1.f.3
(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	2,642,055		M.2.a.1
(2) Over three months through 12 months	A565	3,409,376		M.2.a.2
(3) Over one year through three years	A566	2,532,604		M.2.a.3
(4) Over three years through five years	A567	7,605,076		M.2.a.4
(5) Over five years through 15 years	A568	15,530,514		M.2.a.5
(6) Over 15 years	A569	26,923,468		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	113,126,971		M.2.b.1
(2) Over three months through 12 months	A571	7,510,234		M.2.b.2
(3) Over one year through three years	A572	20,652,563		M.2.b.3
(4) Over three years through five years	A573	21,315,639		M.2.b.4
(5) Over five years through 15 years	A574	17,945,493		M.2.b.5
(6) Over 15 years	A575	7,525,280		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	34,287,093		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	9,541,316		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	20,532,995		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 or Schedule RC-C, Part 1, items 1.a.(1) through 1.e.(2), column A, as appropriate)	RCFD B837	225,905		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	608,766		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	5,224,689		M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780	3,424,285		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	879,690		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, 2013, 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			2,560		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			7,968		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			2,986,803		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.*

	(Column A) Consolidated Bank				(Column B) Domestic Offices					
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
Dollar Amounts in Thousands										
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):										
a. Loans secured by real estate _____	F608		3,917,637							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		3,914,998			M.10.a.3.b.1
(2) Secured by junior liens _____					F582		2,639			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	3,783,667					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		3,781,028	M.11.a.3.b.1
(2) Secured by junior liens				F594		2,639	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	564,585		G092	1,068,409		G093	221,187		M.12.a
b. Commercial and industrial loans	G094	327,884		G095	395,384		G096	19,825		M.12.b
c. Loans to individuals for household, family, and other personal expenditures	G097	76,082		G098	83,425		G099	6,450		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, 2013.</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	141,179,813		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.) \_\_\_\_\_
- 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.) \_\_\_\_\_

Number of Loans	
RCON	
5562	N/A
RCON	
5563	N/A

2.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	3,491	5565	157,576	3.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	8,757	5567	1,130,039	3.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	13,256	5569	5,416,025	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	903,188	5571	6,327,770	4.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	15,610	5573	1,322,981	4.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	7,903	5575	2,020,536	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	<b>YES / NO</b>
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.) \_\_\_\_\_

Number of Loans	
RCON	
5576	N/A

6.a

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.) \_\_\_\_\_

RCON	
5577	N/A

6.b

Dollar Amounts in Thousands

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 \_\_\_\_\_

(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
RCON		RCON	Bil   Mil   Thou
5578	2,936	5579	121,151
5580	2,002	5581	246,786
5582	636	5583	173,724
5584	3,667	5585	90,776
5586	873	5587	98,636
5588	421	5589	101,955

7.a

7.b

7.c

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 \_\_\_\_\_

8.a

8.b

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.

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil   Mil   Thou		RCON	Bil   Mil   Thou		
Dollar Amounts in Thousands							
<b>Assets</b>							
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		169,215	3533		169,215	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		60,006	F614		60,006	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									
<b>Liabilities</b>									
9. Other trading assets	3541			0	3541			0	9
10. Not applicable									
11. Derivatives with a positive fair value	3543		748,136		3543		748,136		11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545		977,357		3545		977,357		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		565,781		3547		565,781		14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548		565,781		3548		565,781		15

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
<b>Memoranda</b>									
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		60,006		F632		60,006		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)			
<b>TEXT</b>			
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):			
<b>TEXT</b>			
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		25,829,153						B550	223,111,992			1
2. U.S. Government	2202		235,545						2520	255,270			2
3. States and political subdivisions in the U.S.	2203		2,389,711						2530	7,989,419			3
4. Commercial banks and other depository institutions in the U.S.	B551		2,578,695						B552	9,244			4
5. Banks in foreign countries	2213		66,175						2236	10,791			5
6. Foreign governments and official institutions (including foreign central banks)	2216		1,082						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		31,100,361		2210		26,796,181		2385	231,376,716			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		3,951,652		M.1.a
b. Total brokered deposits	2365		12,921,017		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		8,973,236		M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472		3,557,961		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		8,973,236		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		3,557,961		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		389,820		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		1,237		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	175,157,974		M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	34,635,444		M.2.a.2
b. Total time deposits of less than \$100,000	6648	10,907,990		M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473	5,747,876		M.2.c
d. Total time deposits of more than \$250,000	J474	4,927,432		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	1,072,953		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	1,496,399		M.3.a.1
(2) Over three months through 12 months	A580	4,596,969		M.3.a.2
(3) Over one year through three years	A581	3,472,658		M.3.a.3
(4) Over three years	A582	1,341,964		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	6,093,368		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	2,670,737		M.4.a.1
(2) Over three months through 12 months	A585	4,129,230		M.4.a.2
(3) Over one year through three years	A586	3,015,145		M.4.a.3
(4) Over three years	A587	860,196		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	2,948,940		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	3,851,027		M.4.c
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	RCON	YES / NO		
	P752	YES		M.5

Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets(5) that answered "Yes" to Memorandum item 5 above.

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):				
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P753	164,111		M.6.a
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754	2,219,094		M.6.b
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations	P755	23,445,948		M.6.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.

(5) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

**Schedule RC-E—Continued**

**Part I. Continued  
Memoranda—Continued**

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
<b>7. Components of total nontransaction account deposits of individuals, partnerships, and (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):</b>					
<b>a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):</b>					
<b>(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use</b>	P756		51,414,084		M.7.a.1
<b>(2) Deposits in all other MMDAs of individuals, partnerships, and corporations</b>	P757		115,736,722		M.7.a.2
<b>b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):</b>					
<b>(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use</b>	P758		34,257,405		M.7.b.1
<b>(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations</b>	P759		360,486		M.7.b.2

**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		21,551,208		1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554		198,290		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		21,749,498		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		18,899,074		M.1

### Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable (1)			B556		1,295,888		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		943,627		4
5.	Life insurance assets							
a.	General account life insurance assets			K201		503,606		5.a
b.	Separate account life insurance assets			K202		4,591,970		5.b
c.	Hybrid account life insurance assets			K270		445,761		5.c
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168		14,995,041		6
a.	Prepaid expenses	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.	<b>Not Applicable</b>							
	<b>TEXT</b>							
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		22,775,893		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		70,406		1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD				
				3646		3,949,667		1.b
2.	Net deferred tax liabilities (2)			3049		2,149,479		2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557		348,762		3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938		5,525,195		4
a.	Accounts Payable	3066	0					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
	<b>TEXT</b>							
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		12,043,509		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		630,547						4
5. Other borrowed money	3190		42,580,813						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		21,092,372						7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192		386,315,060						8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		323,972,825						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	
10. U.S. Treasury securities	0211		1,937,059		1287		1,339,304		10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492		742,072		8495		1,333,321		11
12. Securities issued by states and political subdivisions in the U.S.	8496		9,867		8499		5,512,556		12
13. Mortgage-backed securities (MBS):									
a. Mortgage Pass-through securities:									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389		11,748,227		G390		8,591,018		13.a.1
(2) Other pass-through securities	1709		1,772		1713		67		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		29,669,242		G394		33,240,696		13.b.1
(2) All other mortgage-backed securities	1733		665		1736		709,871		13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397		112,986		G398		1,203,331		14
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399		9,000		G400		0		15
16. Investments in mutual funds and other equity securities with readily determinable fair values					A511		227,041		16
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1754		44,230,890		1773		52,157,205		17
18. Equity securities that do not have readily determinable fair values	1752		943,627						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	
<b>Assets</b>								
1. Interest-bearing balances due from depository institutions	3381					1,381,355		1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558					4,875,570		2
3. Mortgage-backed securities (2)	B559					80,995,294		3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560					6,902,961		4
5. Federal funds sold and securities purchased under agreements to resell	3365					57,442		5
6. Loans:								
a. Loans in domestic offices:	RCON							
(1) Total loans	3360					234,219,108		6.a.1
(2) Loans secured by real estate:								
(a) Loans secured by 1-4 family residential properties	3465					75,517,475		6.a.2.a
(b) All other loans secured by real estate	3466					39,829,860		6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers	3386					991,249		6.a.3
(4) Commercial and industrial loans	3387					59,442,504		6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:								
(a) Credit cards	B561					17,757,831		6.a.5.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562					27,003,102		6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360					773,228		6.b
7. Trading assets	RCFD							
	3401					1,052,350		7
8. Lease financing receivables (net of unearned income)	3484					11,146,494		8
9. Total assets (4)	3368					380,892,870		9
<b>Liabilities</b>								
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON							
	3485					4,008,195		10
11. Nontransaction accounts in domestic offices:								
a. Savings deposits (includes MMDAs)	B563					159,454,748		11.a
b. Time deposits of \$100,000 or more	A514					3,964,732		11.b
c. Time deposits of less than \$100,000	A529					11,044,691		11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFD							
	3404					26,736,855		12
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD							
	3353					3,421,234		13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD							
	3355					38,130,546		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	18,743,847			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	97,521,498			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.<sup>1</sup></i>					
	(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)					
(1)	Unused consumer credit card lines	J455	77,444,781			1.b.(1)
(2)	Other unused credit card lines	J456	20,076,717			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	1,633,005			1.c.1.a
(b)	Commercial real estate, other construction loan, and land development loan commitments	F165	8,111,795			1.c.1.b
(2)	NOT secured by real estate	6550	9,070,424			1.c.2
d.	Securities underwriting	3817	0			1.d
e.	Other unused commitments:					
(1)	Commercial and industrial loans	J457	77,961,085			1.e.(1)
(2)	Loans to financial institutions	J458	5,745,709			1.e.(2)
(3)	All other unused commitments	J459	27,615,663			1.e.(3)
2.	Financial standby letters of credit	3819	15,154,329			2
	<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>					
a.	Amount of financial standby letters of credit conveyed to others	3820	328,491			2.a
3.	Performance standby letters of credit	3821	421,030			3.
	<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>					
a.	Amount of performance standby letters of credit conveyed to others	3822	0			3.a
4.	Commercial and similar letters of credit	3411	350,840			4
5.	Not applicable					
6.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433	5,001,841			6
7.	Credit derivatives:					
a.	Notional amounts:					
(1)	Credit default swaps	C968	400,000	C969	455,000	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	2,032,557	C975	1,062,993	7.a.4
b.	Gross fair values:					
(1)	Gross positive fair value	C219	6,147	C221	290	7.b.1
(2)	Gross negative fair value	C220	905	C222	7,006	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, 2013, 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		2,432,557		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes		G404		1,062,993		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes		G405		455,000		7.c.(2)(c)

Dollar Amounts in Thousands	Remaining Maturity of:						
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	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	33,994	G407	1,173,232	G408	74,025	7.d.(1)(a)
(b) Subinvestment grade	G409	119,231	G410	872,158	G411	159,917	7.d.(1)(b)
(2) Purchased credit protection:(3)							
(a) Investment grade	G412	0	G413	1,152,066	G414	88,169	7.d.(2)(a)
(b) Subinvestment grade	G415	6,925	G416	221,657	G417	49,176	7.d.(2)(b)

		RCFD	Tril	Bil	Mil	Thou	
8. Spot foreign exchange contracts		8765		1,601,485			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		10,745,050			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		10,745,050			9.c
<b>TEXT</b>							
d.	3555	3555		0			9.d
e.	3556	3556		0			9.e
f.	3557	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
<b>TEXT</b>							
a.	Commitments to sell when-issued securities	3435		0			10.a
b.	5592	5592		0			10.b
c.	5593	5593		0			10.c
d.	5594	5594		0			10.d
e.	5595	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		196,568,117			11.a
b.	Sales for which the reporting bank is the agent bank with risk	C224		16,071,435			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**

Dollar Amounts in Thousands	(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	
<b>Derivatives Position Indicators</b>																	
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
	3,074,000				0				0				0				
b. Forward contracts _____	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				12.b
	11,000,596				30,627,866				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
	1,050,000				0				0				0				
(2) Purchased options _____	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				12.c.2
	2,100,000				0				0				0				
d. Over-the-counter option contracts:	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				
(1) Written options _____	RCFD 8717				RCFD 8718				RCFD 8719				RCFD 8720				12.d.1
	5,426,455				751,341				0				0				
(2) Purchased options _____	RCFD 8721				RCFD 8722				RCFD 8723				RCFD 8724				12.d.2
	4,134,106				751,340				0				0				
e. Swaps _____	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				12.e
	62,881,331				0				76,516				295,058				
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13
	59,320,508				26,462,574				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
	30,345,980				5,667,973				76,516				295,058				
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589																14.a
	6,057,000																
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 _____	709,036				617,181				0				0				15.a.1
(2) Gross negative fair value _____	695,304				596,848				0				0				15.a.2
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value _____	88,388				39,436				8				0				15.b.1
(2) Gross negative fair value _____	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.2
	381,084				38,389				956				41,866				

**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	2,040	G419	0	G420	0	G421	0	G422	7,887	16.a
b. Fair value of collateral:											
(1) Cash - U.S. dollar	G423	0	G424	0	G425	0	G426	0	G427	0	16.b(1)
(2) Cash - Other currencies	G428	0	G429	0	G430	0	G431	0	G432	0	16.b(2)
(3) U.S. Treasury securities	G433	0	G434	0	G435	0	G436	0	G437	0	16.b(3)
(4) U.S. Government agency and U.S. Government- sponsored agency debt securities	G438	0	G439	0	G440	0	G441	0	G442	0	16.b(4)
(5) Corporate bonds	G443	0	G444	0	G445	0	G446	0	G447	0	16.b(5)
(6) Equity securities	G448	0	G449	0	G450	0	G451	0	G452	0	16.b(6)
(7) All other collateral	G453	0	G454	0	G455	0	G456	0	G457	0	16.b(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	0	G459	0	G460	0	G461	0	G462	0	16.b(8)

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2013, 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		193,852		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		8			1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets _____						
		3164		2,460,934		2.a
(1) Estimated fair value of mortgage servicing assets _____						
	A590		2,460,934			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____						
		B026		124,448		2.b
c. All other identifiable intangible assets _____						
		5507		1,299,935		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____						
		0426		3,885,317		2.d
3. Other real estate owned:						
a. Construction, land development, and other land in domestic offices _____						
		5508		29,265		3.a
b. Farmland in domestic offices _____						
		5509		148		3.b
c. 1-4 family residential properties in domestic offices _____						
		5510		250,895		3.c
d. Multifamily (5 or more) residential properties in domestic offices _____						
		5511		6,926		3.d
e. Nonfarm nonresidential properties in domestic offices _____						
		5512		36,994		3.e
f. Foreclosed properties from "GNMA loans" _____						
		C979		22,281		3.f
g. In foreign offices _____						
		RCFN				
		5513		0		3.g
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) _____						
		RCFD				
		2150		346,509		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		7,875,656		5.a.1.a
(b) Over one year through three years _____						
		F056		792		5.a.1.b
(c) Over three years through five years _____						
		F057		1,539		5.a.1.c
(d) Over five years _____						
		F058		9,104		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		2,127,351		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		31,554,442		5.b.1.a
(b) Over one year through three years _____						
		F061		2,434,451		5.b.1.b
(c) Over three years through five years _____						
		F062		65,125		5.b.1.c
(d) Over five years _____						
		F063		701,265		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		26,196,773		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		42,642,374		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 _____	B570	42,906,388			7
8.	Internet Web site addresses and physical office trade names:					
	a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com)					
	TEXT 4087 http://www.usbank.com					8.a
	b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposit from the public, if any (Example: www.examplebank.biz):(1)					
(1)	TE01 N528					8.b.1
(2)	TE02 N528					8.b.2
(3)	TE03 N528					8.b.3
(4)	TE04 N528					8.b.4
(5)	TE05 N528					8.b.5
(6)	TE06 N528					8.b.6
(7)	TE07 N528					8.b.7
(8)	TE08 N528					8.b.8
(9)	TE09 N528					8.b.9
(10)	TE10 N528					8.b.10
	c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:					
(1)	TE01 N529					8.c.1
(2)	TE02 N529					8.c.2
(3)	TE03 N529					8.c.3
(4)	TE04 N529					8.c.4
(5)	TE05 N529					8.c.5
(6)	TE06 N529					8.c.6
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? _____	4088	YES			9
10.	Secured liabilities:	RCON	Bil   Mil   Thou			
	a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) _____	F064	0			10.a
	b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____	F065	5,167,278			10.b
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____	RCON	YES / NO			
		G463	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	YES / NO			
		G464	YES			12

(1) Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).



Schedule RC-M—Continued

	Dollar Amounts in Thousands		
	RCON	Bil   Mil   Thou	
13. Assets covered by loss-sharing agreements with the FDIC:			
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	998	13.a.1.a.1
(2) Other construction loans and all land developmentand other land loans	K170	134,089	13.a.1.a.2
(b) Secured by farmland	K171	275	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	600,390	13.a.1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	K173	3,623,252	13.a.1.c.2.a
(b) Secured by junior liens	K174	4,497	13.a.1.c.2.b
(d) Secured by multifamily(5 or more) residential properties	K175	348,759	13.a.1.d
(e) Secured by nonfarm, nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176	184,436	13.a.1.e(1)
(2) Loans secured by other nonfarm nonresidential properties	K177	888,596	13.a.1.e(2)
	RCFD		
(2) Loans to finance agricultural production and other loans to farmers	K178	0	13.a.2
(3) Commercial and industrial loans	K179	19,119	13.a.3
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	K180	4,520	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
13.a.(5) All other loans and all leases	K183	1,997	13.a.5
<i>Itemize the categories of loans and leases (as defined in ScheduleRC-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	8,139	13.b.1
(2) Farmland in domestic offices	K188	0	13.b.2
(3) 1-4 family residential properties in domestic offices	K189	37,535	13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices	K190	3,290	13.b.4
(5) Nonfarm nonresidential properties in domestic offices	K191	22,741	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 proteced by FDIC loss-sharing agreements	K192	57,364	13.b.7
c. Debt securities (included in Schdule 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	110,246	14.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-M—Continued**

Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.

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	<b>Number</b>
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	<b>YES / NO</b>
L135	N/A

15.b

**Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.**

16. International remittance transfers offered to consumers:(1)

(a) As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?

RCON	<b>YES / NO</b>

(1) International wire transfers

N517	N/A
------	-----

16.a.1

(2) International ACH transactions

N518	N/A
------	-----

16.a.2

(3) Other proprietary services operated by your institution

N519	N/A
------	-----

16.a.3

(4) Other proprietary services operated by another party

N520	N/A
------	-----

16.a.4

b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?

N521	N/A

16.b

(1) Report information about international electronic transfers of funds offered to consumers in the United States that:

(a) are “remittance transfers” as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or

(b) would qualify as “remittance transfers” under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f). For purposes of this item 16, such transfers are referred to as international remittance transfers.

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4) report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

### Schedule RC-M—Continued

Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.

c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)



RC0N	<b>Number</b>
N522	N/A

16.c

d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:

(1) Estimated number of international remittance transfers

N523	N/A
------	-----

16.d.1

	Bil   Mil   Thou
--	------------------

(2) Estimated dollar value of international remittance transfers

N524	N/A
------	-----

16.d.2

(3) Estimated number of remittance transfers for which your institution applied the temporary exception

	<b>Number</b>
N527	N/A

16.d.3

**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	1,464	F174	461	F176	24,244	1.a.1
(2) Other construction loans and all land development and other land loans	F173	7,150	F175	12,701	F177	87,147	1.a.2
b. Secured by farmland in domestic offices	3493	2,176	3494	108	3495	2,270	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	69,885	5399	39,690	5400	141,452	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	736,010	C237	3,684,954	C229	854,677	1.c.2.a
(b) Secured by junior liens	C238	15,401	C239	2,862	C230	26,216	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	3,334	3500	3,264	3501	13,035	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	27,300	F180	2,891	F182	54,591	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	34,610	F181	6,478	F183	118,378	1.e.2
f. In foreign offices	RCFN B572	0	RCFN B573	0	RCFN 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 5377	0	RCFD 5378	0	RCFD 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	6,467	1597	0	1583	1,214	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	153,123	1252	37,268	1253	164,620	4.a
b. To non-U.S. addressees (domicile)	1254	1,717	1255	131	1256	0	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	219,326	B576	195,828	B577	39,714	5.a
b. Automobile loans	K213	56,137	K214	7,054	K215	4,225	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	198,916	K217	177,912	K218	13,014	5.c
6. Loans to foreign governments and official institutions							
	5389	0	5390	0	5391	0	6
7. All other loans							
	5459	9,757	5460	0	5461	9,341	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	9,275	F167	704	F168	597	8.a
b. All other leases _____	F169	44,021	F170	74	F171	12,204	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) _____	3505	473	3506	0	3507	4,612	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	554,198	K037	3,214,405	K038	35,013	10
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" _____	K039	126,635	K040	150,864	K041	27,936	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	K042	422,421	K043	3,059,472	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	0	K046	0	K047	956	11.a.1.a
(b) Other construction loans and all land development and other land loans _____	K048	271	K049	3,221	K050	16,549	11.a.1.b
(2) Secured by farmland _____	K051	3	K052	108	K053	0	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	4,691	K055	1,399	K056	1,202	11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens _____	K057	71,018	K058	414,680	K059	13,716	11.a.3.b.1
(2) Secured by junior liens _____	K060	197	K061	0	K062	210	11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties _____	K063	947	K064	2,843	K065	5,907	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	7,535	K067	2,891	K068	7,974	11.a.5.a
(b) Loans secured by other nonfarm nonresidential properties	K069	17,297	K070	4,631	K071	34,528	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	46	K076	0	K077	5,502	11.c
d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards	K078	41	K079	43	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	1,431	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	81,638	K103	343,853	K104	70,380	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			14,972	M.1.a.1
(2) Other construction loans and all land development and other land loans	K108			0	K109			0	K110			59,081	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices	F661			300,074	F662			1,431,595	F663			592,085	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111			48	K112			72	K113			5,396	M.1.c
d. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114			5,099	K115			0	K116			10,262	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117			12,904	K118			2,024	K119			29,963	M.1.d.2
e. Commercial and industrial loans:	RCFD				RCFD				RCFD				
(1) To U.S. addressees (domicile)	K120			3,426	K121			3,669	K122			93,266	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			22,681	K127			15,807	K128			62,354	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 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>	RCON				RCON				RCON				
(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

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		
	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		696		6559		12		6560		7,151	M.2	
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	RCFD				RCFD				RCFD				
	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		982		C241		1,582		C226		8,433	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	

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more				
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou			
6. Derivative contracts: Fair value of amounts carried as assets	3529		0	3530		0	M.6
7. Additions to nonaccrual assets during the quarter	RCFD	Bil   Mil   Thou			M.7		
	C410		339,810				
8. Nonaccrual assets sold during the quarter	RCFD	Bil   Mil   Thou			M.8		
	C411		82,904				

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				
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		148,547	L184		732,923	L185		152,704	M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	L186		87,589	L187		428,941	L188		12,937	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 item 1 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 3 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	294,243,472	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	28,927,756	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN F234	28,077,881	3
4. Average consolidated total assets for the calendar quarter		RCFD K652	380,892,870	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653 1			4.a
5. Average tangible equity for the calendar quarter(1)		K654	32,909,512	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	21,838,165	7.a
b. Over one year through three years		G466	7,544,714	7.b
c. Over three years through five years		G467	0	7.c
d. Over five years		G468	205,126	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	1,873,000	8.a
b. Over one year through three years		G470	0	8.b
c. Over three years through five years		G471	0	8.c
d. Over five years		G472	3,150,000	8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)		RCON G803	0	9
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
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?		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	72,090,719	11.a
b. Custodial bank deduction limit		K661	6,097,919	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, Part I.B, item 26, by advanced approaches institutions and in Schedule RC-R, Part I.A, item 11, by all other institutions, except as described in the instructions.

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	105,983,329	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less						
	RCON	Number				
	F050	15,879,177				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	155,370,344	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000						
	RCON	Number				
	F052	68,520				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	3,811,892	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less						
	RCON	Number				
	F046	224,925				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	150,151	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000						
	RCON	Number				
	F048	445				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	138,279,245	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

4. and 5. Not Applicable

- (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, 2013, 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.

**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	7,320,644	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)		K677	8,369	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	29,950	M.11
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Part 1 Memorandum item 2.d)				
		RCON		
		K678	4,756,472	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):				
a. Construction, land development, and other land loans secured by real estate		RCFD N177	127,795	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties		N178	2,252,327	M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties		N179	8,388,043	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	502,291	M.13.d
e. Commercial and industrial loans		N181	222,167	M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures		N182	3,774	M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans		N183	2,639,919	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	1,106,995	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)	(Column K)
≤1%	1.01– 4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%			
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	Bil   Mil   Thou
Dollar Amounts in Thousands										
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
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
e. Credit cards										
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
f. Automobile 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
g. Student loans										
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
h. Other consumer loans and revolving credit plans other than credit cards										
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
i. Consumer leases										
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
j. Total										

**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. If the total reported in Column N for a product type is zero, enter 0.

## 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 assets<sup>1</sup> and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale<sup>2</sup> 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	1,860,755	1.a
b. Closed-end junior liens _____		F067	113	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	6,724,384	2.a
b. Closed-end junior liens _____		F069	8,414	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	8,199,900	3.a
b. Closed-end junior liens _____		F071	7,484	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	3,914,998	4.a
b. Closed-end junior liens _____		F073	2,639	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	253,070	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	18,767	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, 2013, 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											
<b>Assets</b>											
1. Available-for-sale securities	1773	52,182,094	G474	0	G475	1,547,329	G476	49,913,338	G477	721,427	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	3,917,637	G484	0	G485	0	G486	3,917,637	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	748,136	G493	581,154	G494	127	G495	823,296	G496	505,867	5.a
b. Other trading assets	G497	229,221	G498	0	G499	0	G500	229,221	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	2,515,472	G392	73,717	G395	0	G396	76,507	G804	2,512,682	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)	G502	<b>59,592,560</b>	G503	<b>654,871</b>	G504	<b>1,547,456</b>	G505	<b>54,959,999</b>	G506	<b>3,739,976</b>	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											
<b>Liabilities</b>											
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	565,781	G512	727,674	G513	1	G514	1,245,766	G515	47,688	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	63,398	G806	402,424	G807	0	G808	420,789	G809	45,033	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	629,179	G532	1,130,098	G533	1	G534	1,666,555	G535	92,721	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											
<b>Memoranda</b>											
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	2,460,934	G537	0	G538	0	G539	0	G540	2,460,934	M.1.a
b. Nontrading derivative assets	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b
<b>TEXT</b>											
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	63,398	G567	402,424	G568	0	G569	420,789	G570	45,033	M.2.b
<b>TEXT</b>											
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

For report dates in 2014, all institutions (except advanced approaches institutions) must complete Parts I.A and II of Schedule RC-R; advanced approaches institutions must complete Parts I.B and II of Schedule RC-R. (See instructions for the definition of an advanced approaches institution.)

#### Part I.A—Regulatory Capital Components and Ratios

	Dollar Amounts in Thousands		
	RCFD	Bil   Mil   Thou	
<b>Tier 1 Capital</b>			
1. Total bank equity capital (from Schedule RC, item 27.a)	3210	N/A	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	N/A	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	N/A	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	N/A	4
5. LESS: Nonqualifying perpetual preferred stock	B588	N/A	5
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	N/A	6
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	N/A	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	N/A	7.b
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7a, and 7b)	C227	N/A	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	N/A	9.a
b. LESS: Disallowed deferred tax assets	5610	N/A	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	N/A	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	N/A	11
<b>Tier 2 Capital</b>			
12. Qualifying subordinated debt and redeemable preferred stock	5306	N/A	12
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593	N/A	13
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	N/A	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	N/A	15
16. Other Tier 2 capital components	B594	N/A	16
17. Tier 2 capital (sum of items 12 through 16)	5311	N/A	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	N/A	18
19. Not applicable			
20. LESS: Deductions for total risk-based capital	B595	N/A	20
<b>21. Total risk-based capital (sum of items 11 and 18, less item 20)</b>	3792	N/A	21
<b>Total Assets for Leverage Ratio</b>			
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	L136	N/A	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	N/A	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	N/A	24
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	N/A	25
26. Other additions to (deductions from) assets for leverage capital purposes	L137	N/A	26
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	L138	N/A	27

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

## Schedule RC-R—Regulatory Capital

### Part I.A— Continued

Dollar Amounts in Thousands

	RCFD	Bil   Mil   Thou	
<b>Adjustments for Financial Subsidiaries</b>			
28. a. Adjustment to Tier 1 capital reported in item 11 _____	C228	N/A	28.a
b. Adjustment to total risk-based capital reported in item 21 _____	B503	N/A	28.b
29. Adjustment to risk-weighted assets reported in Part II item 62 _____	B504	N/A	29
30. Adjustment to average total assets reported in item 27 _____	B505	N/A	30

### 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	N/A	7204	N/A	31
32. Tier 1 risk-based capital ratio (2) _____	7274	N/A	7206	N/A	32
33. Total risk-based capital ratio (3) _____	7275	N/A	7205	N/A	33

### All institutions also must complete Schedule RC-R, Part II.

- (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 Part II, item 62. The ratio for column A is item 11 minus item 28.a divided by (Part II, item 62 minus item 29).  
 (3) The ratio for column B is item 21 divided by Part II, item 62. The ratio for column A is item 21 minus item 28.b divided by (Part II, item 62 minus item 29).

**Schedule RC-R—Continued**  
**Part I.B — Regulatory Capital Components and Ratios**

Advanced approaches institutions must complete Schedule RC-R, Part I.B, starting March 31, 2014.  
Starting March 31, 2015, all other institutions also must complete this Part I.B. On that date, Schedule RC-R, Part I.A, will be removed and Part I.B will be designated Part I.

Part I.B is to be completed on a consolidated basis.

		Dollar Amounts in Thousands		RCFA	Bil	Mil	Thou	
<b>Common equity tier 1 capital</b>								
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	P742	14,284,607					1
2.	Retained earnings	RCFD		3632	26,618,782			2
3.	Accumulated other comprehensive income (AOCI)	RCFA		B530	-292,486			3
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No	RCOA	1=Yes	P838		0	3.a
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital	RCFA		P839		0		4
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	40,610,903					5
<b>Common equity tier 1 capital: adjustments and deductions</b>								
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	8,516,945					6
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	284,877					7
8.	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	P843	0					8
9.	AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):							
a.	LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)							9.a
b.	LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)							9.b
c.	LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)							9.c
d.	LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)							9.d
e.	LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)							9.e
f.	To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)	P849	-189,686					9.f

### Schedule RC-R—Continued

10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	Q258	1	10.a
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	0	10.b
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	P851	0	11
12. Subtotal (item 5 minus items 6 through 11)	P852	<b>31,998,766</b>	12

**Schedule RC-R—Continued**

**Part I.B — Continued**

	Dollar Amounts in Thousands			
	RCFA	Bil	Mil	Thou
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P853		0	13
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P854		0	14
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P855		0	15
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	P856		0	16
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	P857		0	17
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858		0	18
19. Common equity tier 1 capital (item 12 minus item 18)	P859		31,998,766	19
<b>Additional tier 1 capital</b>				
20. Additional tier 1 capital instruments plus related surplus	P860		0	20
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	P861		0	21
22. Tier 1 minority interest not included in common equity tier 1 capital	P862		408,025	22
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863		408,025	23
24. LESS: Additional tier 1 capital deductions	P864		3	24
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865		408,022	25
<b>Tier 1 capital</b>				
26. Tier 1 capital (sum of items 19 and 25)	8274		32,406,788	26
<b>Tier 2 capital</b>				
27. Tier 2 capital instruments plus related surplus	P866		3,150,000	27
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867		0	28
29. Total capital minority interest that is not included in tier 1 capital	P868		146,408	29
30. a. Allowance for loan and lease losses includable in tier 2 capital	5310		3,841,637	30.a
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCFW 5310		1,184,074	30.b
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	RCFA Q257		5,528	31
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870		7,143,573	32.a
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)	RCFW P870		4,486,010	32.b
33. LESS: Tier 2 capital deductions	RCFA P872		0	33
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311		7,143,573	34.a
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	RCFW 5311		4,486,010	34.b
<b>Total capital</b>				
35. a. Total capital (sum of items 26 and 34.a)	RCFA 3792		39,550,361	35.a
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCFW 3792		36,892,798	35.b

**Schedule RC-R—Continued**

**Part I.B — Continued**

		Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
<b>Total assets for the leverage ratio</b>						
36.	Average total consolidated assets			3368	380,892,870	36
<b>37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital</b>						
(sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - See instructions)						
				RCFA		
				P875	8,801,825	37
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes			B596	-85,516	38
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38)			A224	372,176,561	39
<b>Total risk-weighted assets</b>						
40. a.	Total risk-weighted assets (from Schedule RC-R, Part II, item 62)			A223	307,174,960	40.a
b. (Advanced approaches institutions that exit parallel run only): Total risk weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)						
				RCFW		
				A223	239,921,747	40.b

		(Column A)		(Column B)		
		RCFA	Percentage	RCFW	Percentage	
41.	Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)	P793	10.42%	P793	13.34%	41
42.	Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b)	7206	10.55%	7206	13.51%	42
43.	Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b)	7205	12.88%	7205	15.38%	43

		RCFA	Percentage	
44.	Tier 1 leverage ratio (item 26 divided by item 39)	7204	8.71%	44
45.	Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)			45

		Percentage	
46.	Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):		
a.	Capital conservation buffer		46.a
b.	(Advanced approaches institutions that exit parallel run only): Total applicable capital buffer		46.b

**Effective January 1, 2016: Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:**

		Dollar Amounts in Thousands		Bil   Mil   Thou	
47.	Eligible retained income				47
48.	Distributions and discretionary bonus payments during the quarter				48



### Schedule RC-R—Continued

#### Part II — Risk Weighted Assets

##### To be completed by all institutions

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) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	Allocation by Risk Weight Category			
			(Column C) 0%	(Column D) 20%	(Column E) 50%	(Column F) 100%
			Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
Dollar Amounts in Thousands						
<b>Balance Sheet Asset Categories</b>						
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010 6,169,498	RCFD C869 0	RCFD B600 2,549,326	RCFD B601 3,620,172		RCFD B602 0
35. Held-to-maturity securities (Column A must equal RCB item 8 Column A)	RCFD 1754 44,230,890	RCFD B603 -2,006	RCFD B604 29,957,469	RCFD B605 14,143,551	RCFD B606 10,527	RCFD B607 121,349
36. Available-for-sale securities (Column A must equal RCB item 8 Column D)	RCFD 1773 52,182,094	RCFD B608 34,643	RCFD B609 17,659,905	RCFD B610 28,987,820	RCFD B611 3,684,997	RCFD B612 1,814,729
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225 61,856		RCFD C063 0	RCFD C064 61,856		RCFD B520 0
38. Loans and leases held for sale (Column A must equal RC item 4.a)	RCFD 5369 3,938,740	RCFD B617 0	RCFD B618 0	RCFD B619 970,642	RCFD B620 2,928,599	RCFD B621 39,499
39. Loans and leases, net of unearned income (Column A must equal RC item 4.b)	RCFD B528 244,347,472	RCFD B622 0	RCFD B623 990,346	RCFD B624 19,496,487	RCFD B625 46,271,886	RCFD B626 177,588,753
40. LESS: Allowance for loan and lease losses	RCFD 3123 4,065,566	RCFD 3123 4,065,566				
41. Trading assets (Column A must equal RC 5)	RCFD 3545 977,357	RCFD B627 977,357	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 0
42. All other assets (1)	RCFD B639 39,191,406	RCFD B640 9,743,151	RCFD B641 465,103	RCFD B642 8,051,398	RCFD B643 173,600	RCFD 5339 20,758,154
43. Total assets (sum of items 34 through 42)	RCFD 2170 <b>387,033,747</b>	RCFD B644 <b>6,687,579</b>	RCFD 5320 <b>51,622,149</b>	RCFD 5327 <b>75,331,926</b>	RCFD 5334 <b>53,069,609</b>	RCFD 5340 <b>200,322,484</b>

(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**

**Part II — 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	
<b>Derivatives and Off-Balance Sheet Items</b>	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	
44. Financial standby letters of credit	15,154,329	1.000	15,154,329	169,744	3,421,086	1,586,698	9,976,801	44
45. Performance standby letters of credit (Column A must equal RCL item 3)	RCFD 3821 421,030	.50	210,515	RCFD B651 11,968	RCFD B652 9,691	RCFD B653 780	RCFD B654 188,076	45
46. Commercial and similar letters of credit (Column A must equal RCL item 4)	RCFD 3411 350,840	.20	70,168	RCFD B656 0	RCFD B657 19,215	RCFD B658 0	RCFD B659 50,953	46
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 1,357	1.00	1,357	RCFD B661 0	RCFD B662 0		RCFD B663 1,357	47
48. Securities lent (Column A must equal RCL item 6)	RCFD 3433 5,001,841	1.00	5,001,841	RCFD B665 5,001,841	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 33,769	1.00	33,769	RCFD B669 0	RCFD B671 33,769	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 100,404	1.00	100,404	RCFD B677 0	RCFD B678 0	RCFD B679 96,467	RCFD B680 3,937	51
52. All other off-balance sheet liabilities	RCFD B681 106,493	1.00	106,493	RCFD B683 0	RCFD B684 0	RCFD B685 38,131	RCFD B686 68,362	52
53. Unused commitments:								
a. With an original maturity exceeding one year	RCFD 3833 108,414,640	.50	54,207,320	RCFD B687 5,970	RCFD B689 741,859	RCFD B690 1,156,621	RCFD B691 52,302,870	53.a
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFD G591 0	.10	0	RCFD G593 0	RCFD G594 0	RCFD G595 0	RCFD G596 0	53.b
54. Derivative contracts			RCFD A167 1,399,897	RCFD B693 81,539	RCFD B694 429,201	RCFD B695 889,157		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**

**Part II — Continued**

	Dollar Amounts in Thousands			
	(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
<b>Totals</b>				
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
	<b>56,893,211</b>	<b>79,986,747</b>	<b>56,837,463</b>	<b>262,914,840</b>
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%
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
	<b>0</b>	<b>15,997,349</b>	<b>28,418,732</b>	<b>262,914,840</b>
58. Market risk equivalent assets				RCFD 1651
				416,730
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
				<b>307,747,651</b>
60. LESS: Excess allowance for loan and lease losses				RCFD A222
				572,691
61. LESS: Allocated transfer risk reserve				RCFD 3128
				0
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFD A223
				<b>307,174,960</b>

**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	1,203,590

M.1

**Schedule RC-R—Continued**

**Memoranda-Continued**

**Part II — 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	25,477,482	8766	34,433,616	8767	20,204,935	M.2.a
b. Foreign exchange contracts	3812	25,677,600	8769	5,329,219	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	295,058	8779	0	M.2.e
f. Equity derivative contracts	A000	57,395	A001	19,121	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	0	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) 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
<b>Bank Securitization Activities</b>							
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 0	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 0	RCFD B710 0	RCFD B711 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 0	RCFD B713 0	RCFD B714 0	RCFD B715 0	RCFD B716 0	RCFD B717 0	RCFD B718 0
b. Subordinated securities and other residual interests	RCFD C393 0	RCFD C394 0	RCFD C395 0	RCFD C396 0	RCFD C397 0	RCFD C398 0	RCFD C399 0
c. Standby letters of credit and other enhancements	RCFD C400 0	RCFD C401 0	RCFD C402 0	RCFD C403 0	RCFD C404 0	RCFD C405 0	RCFD C406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due	RCFD B733 0	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 0	RCFD B738 0	RCFD B739 0
b. 90 days or more past due	RCFD B740 0	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 0	RCFD B745 0	RCFD B746 0
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 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0

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		
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		
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		
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>									
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 7,560	RCFD B789 4,455	10

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							
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 96,467	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 3,937
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 96,467	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 3,937

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	33,769	M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250	33,769	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	96,467	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	224,535,533	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	958,812	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	1,544,116	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. Unsecured 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					
<b>Fiduciary and Related Assets</b>	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	30,048,548	3,356,657	22,228	1,428	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	983,480	7,410,136	169	93	5.a
b. Employee benefit-defined benefit _____	1,252,072	47,354,680	120	274	5.b
c. Other employee benefit and retirement-related accounts _____	4,793,249	30,149,311	8,245	622,187	5.c
6. Corporate trust and agency accounts _____	1,504,371	497,399,064	3,099	123,772	6
7. Investment management and investment advisory agency accounts _____	22,913,546	0	13,247	0	7
8. Foundation and endowment trust and agency accounts _____	8,258,429	896,851	4,211	74	8
9. Other fiduciary accounts _____	1,373,953	18,185,675	276	1,891	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	<b>71,127,648</b>	<b>604,752,374</b>	<b>51,595</b>	<b>749,719</b>	10
11. Custody and safekeeping accounts _____		1,043,707,944		922,849	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	21,130,069	0	2,252	
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
	4,792,574	36,115,889	8,243	933,650	

	Dollar Amounts in Thousands		
	RIAD	Bil   Mil   Thou	
<b>Fiduciary and Related Services Income</b>			
14. Personal trust and agency accounts	B904	180,618	14
15. Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit—defined contribution	B905	2,464	15.a
b. Employee benefit—defined benefit	B906	13,448	15.b
c. Other employee benefit and retirement-related accounts	B907	30,985	15.c
16. Corporate trust and agency accounts	A479	175,420	16
17. Investment management and investment advisory agency accounts	J315	125,663	17
18. Foundation and endowment trust and agency accounts	J316	36,019	18
19. Other fiduciary accounts	A480	1,635	19
20. Custody and safekeeping accounts	B909	155,378	20
21. Other fiduciary and related services income	B910	46,050	21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	4070	767,680	22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912	10,100	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:	B927	N/A		N/A	M.2.a
a. Corporate and municipal trusteeships				RCFD J314	
(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	44,311	M.3.a
b. International/Global equity	B933	0	B934	0	M.3.b
c. Stock/Bond blend	B935	0	B936	0	M.3.c
d. Taxable bond	B937	2	B938	51,949	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	4,283	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	7	B946	100,543	M.3.h

**Schedule RC-T—Continued**

**Memoranda—Continued**

	(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	
	Dollar Amounts in Thousands						
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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 Name and Title (TEXT B962)

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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	113,651	1.b
c. Available-for-sale securities	J987	0	J988	0	J989	4,078,786	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	2,669,758	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	700,752	2.d
e. Other liabilities	K027	0	K028	0	K029	1,364,043	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	3,913,720	4

