

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 December 31, 2012

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).

(20121231)

(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)
January 30, 2013

Director (Trustee)

Date of Signature

Director (Trustee)

Submission of Reports

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

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at CDR.Help@ffiec.gov.

U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

OH

45202

State Abbrev. (RSSD 9200)

Zip Code (RSSD 9220)

FDIC Certificate Number

06548

(RSSD 9050)

The estimated average burden associated with this information collection is 50.1 hours per respondent and is estimated to vary from 17 to 700 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter and (2) the person at the bank - other than the Chief Financial Officer (or equivalent) - to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter "none" for the contact's e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

Chief Financial Officer (or Equivalent) Signing the Reports

CONF _____
Name (TEXT C490)

CONF _____
Title (TEXT C491)

CONF _____
E-mail Address (TEXT C492)

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

CONF _____
FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF _____
Name (TEXT C495)

CONF _____
Title (TEXT C496)

CONF _____
E-mail Address (TEXT 4086)

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

CONF _____
FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter "none" for the contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

Primary Contact

CONF _____
Name (TEXT C366)

CONF _____
Title (TEXT C367)

CONF _____
E-mail Address (TEXT C368)

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

CONF _____
FAX: Area code/phone number (TEXT C370)

Secondary Contact

CONF _____
Name (TEXT C371)

CONF _____
Title (TEXT C372)

CONF _____
E-mail Address (TEXT C373)

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

CONF _____
FAX: Area code/phone number (TEXT C375)

USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

This information is being requested to identify points-of-contact who are in charge of your bank's USA PATRIOT Act Section 314(a) information requests. Bank personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific Section 314(a) search requests or other anti-terrorist financing and anti-money laundering matters. Communications sent by FinCEN to the bank for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate bank personnel for review. Any disclosure of customer records to law enforcement officers or FinCEN must be done in compliance with applicable law, including the Right to Financial Privacy Act (12 U.S.C. 3401 et seq.).

Please provide information for a primary and secondary contact. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address if not available. This contact information is for the confidential use of the Agencies, FinCEN, and law enforcement officers and will not be released to the public.

Primary Contact

CONF

Name (TEXT C437)
CONF

Title (TEXT C438)
CONF

E-mail Address (TEXT C439)
CONF

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

Secondary Contact

CONF

Name (TEXT C442)
CONF

Title (TEXT C443)
CONF

E-mail Address (TEXT C444)
CONF

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

Third Contact

CONF

Name (TEXT C870)
CONF

Title (TEXT C871)
CONF

E-mail Address (TEXT C872)
CONF

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

Fourth Contact

CONF

Name (TEXT C875)
CONF

Title (TEXT C876)
CONF

E-mail Address (TEXT C877)
CONF

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

U.S. Bank National Association

Legal Title of Bank

Cincinnati

City

OH 45202

State

Zip Code

FDIC Certificate Number: 06548

FFIEC 031
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RI-1

**Consolidated Report of Income
for the period January 1, 2012 – December 31, 2012**

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	3,129,474	1.a.1.a.1
(2) All other loans secured by real estate	4436	1,873,347	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	38,756	1.a.1.b
(c) Commercial and industrial loans	4012	1,318,472	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	1,608,984	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	1,351,103	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	297,636	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	13,779	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	9,631,551	1.a.3
b. Income from lease financing receivables	4065	671,542	1.b
c. Interest income on balances due from depository institutions (1)	4115	11,144	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	41,253	1.d.1
(2) Mortgage-backed securities	B489	1,349,229	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	336,228	1.d.3
e. Interest income from trading assets	4069	1,150	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	200	1.f
g. Other interest income	4518	324,299	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	12,366,596	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	14,963	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	160,760	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	240,972	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	248,340	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	28,424	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	175,629	2.b
c. Interest on trading liabilities and other borrowed money	4185	542,819	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	249,017	2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	1,660,924	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	10,705,672 3
4. Provision for loan and lease losses			4230	1,738,055 4
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	931,980	5.a	
b. Service charges on deposit accounts	4080	1,193,460	5.b	
c. Trading revenue (2)	A220	124,520	5.c	
d. (1) Fees and commissions from securities brokerage	C886	98,724	5.d.1	
(2) Investment banking, advisory, and underwriting fees and commissions	C888	14,919	5.d.2	
(3) Fees and commissions from annuity sales	C887	0	5.d.3	
(4) Underwriting income from insurance and reinsurance activities	C386	12,421	5.d.4	
(5) Income from other insurance activities	C387	85	5.d.5	
e. Venture capital revenue	B491	0	5.e	
f. Net servicing fees	B492	274,176	5.f	
g. Net securitization income	B493	0	5.g	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	1,487,914	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	7,038	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	11,532	5.k	
l. Other noninterest income*	B497	4,732,282	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	8,889,051 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	-59,920 6.b
7. Noninterest expense:				
a. Salaries and employee benefits	4135	5,026,899	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	902,158	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	367,692	7.c.2	
d. Other noninterest expense*	4092	3,823,850	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	10,120,599 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	7,676,149 8
9. Applicable income taxes (on item 8)			4302	2,408,028 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	5,268,121 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	5,268,121 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	-153,782 13
14. Net income (loss) attributable to bank (item 12 minus item 13)			4340	5,421,903 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		
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 _____ <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>	4513	20,756	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431	113,642	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	190,453	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	270,874	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150	62,444	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	YYYY/MM/DD	M.7
	9106	0	
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>	Year-to-date		
	RIAD	Bil Mil Thou	
a. Interest rate exposures _____	8757	56,524	M.8.a
b. Foreign exchange exposures _____	8758	67,996	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	30,860	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	96	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	-7,547	M.9.b
10. Credit losses on derivatives (see instructions) _____	A251	1,959	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	YES / NO	M.11
	A530	NO	
<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>	Year-to-date		
	RIAD	Bil Mil Thou	
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	725	M.12

(1) The asset size tests are generally based on the total assets reported in the June 30, 2011, Report of Condition

(2) For example, a bank acquired on March 1, 2012, would report 2012/03/01

Schedule RI—Continued

Memoranda — Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Bil Mil Thou	
<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	-252,971	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk		F552	-1,819	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	28,684	M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)		J320	-12,845	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	41,529	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, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)			3217	32,741,044	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	32,741,044	3
4.	Net income (loss) attributable to bank (must equal Schedule RI, item 14)			4340	5,421,903	4
5.	Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)			B509	-32	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	250,000	9
10.	Other comprehensive income (1)			B511	220,467	10
11.	Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)			4415	0	11
12.	Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)			3210	38,133,382	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	
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	8,559	C892	9,094	1.a.1
	(2) Other construction loans and all land development and other land loans	C893	94,792	C894	36,750	1.a.2
b.	Secured by farmland in domestic offices	3584	745	3585	230	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	212,040	5412	15,918	1.c.1
	(2) Closed-end loans secured by 1-4 family residential properties:					
	(a) Secured by first liens	C234	444,769	C217	22,686	1.c.2.a
	(b) Secured by junior liens	C235	100,746	C218	8,561	1.c.2.b
d.	Secured by multifamily (5 or more) residential properties in domestic offices	3588	8,362	3589	748	1.d
e.	Secured by nonfarm nonresidential properties in domestic offices:					
	(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	35,387	C896	4,237	1.e.1
	(2) Loans secured by other nonfarm nonresidential properties	C897	61,358	C898	20,264	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		1,386		4663		1,266		2.a
b. To foreign banks _____	4654		0		4664		0		2.b
3. Loans to finance agricultural production and other loans to farmers _____	4655		2,792		4665		854		3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) _____	4645		269,433		4617		55,135		4.a
b. To non-U.S. addressees (domicile) _____	4646		3,122		4618		2,300		4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards _____	B514		732,613		B515		96,744		5.a
b. Automobile Loans _____	K129		63,137		K133		40,988		5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans) _____	K205		249,754		K206		45,236		5.c
6. Loans to foreign governments and official institutions _____	4643		0		4627		0		6
7. All other loans _____	4644		50,323		4628		14,358		7
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures _____	F185		8,449		F187		6,680		8.a
b. All other leases _____	C880		66,043		F188		30,511		8.b
9. Total (sum of items 1 through 8) _____	4635		2,413,810		4605		412,560		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		5,475		5410		1,856		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		0		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		107,423	

(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, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	4,557,595	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	412,560	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	2,360,066	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	53,744	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	1,738,055	5
6. Adjustments* (see instructions for this schedule)	C233	-63,897	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	4,230,503	7

* Describe on Schedule RI-E—Explanations.

Memoranda

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	C435	0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	63,763	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges <i>Memorandum item 4 is to be completed by all banks.</i>	C390	0	M.3
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)	C781	141,176	M.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.

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

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-Date		
		RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.l)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:						
a.	Income and fees from the printing and sale of checks	C013		0		1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014		159,860		1.b
c.	Income and fees from automated teller machines (ATMs)	C016		346,479		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		833,579		1.g
h.	Gains on bargain purchases	J447		0		1.h
TEXT						
i.	4461 Merchant Processing services	4461		1,394,718		1.i
j.	4462 Commercial loan fees	4462		350,110		1.j
k.	4463 Corporate Payment products revenue	4463		380,163		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		360,828		2.a
b.	Advertising and marketing expenses	0497		276,374		2.b
c.	Directors' fees	4136		0		2.c
d.	Printing, stationery, and supplies	C018		0		2.d
e.	Postage	8403		190,345		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		169,520		2.h
i.	Consulting and advisory expenses	F557		253,903		2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0		2.j
k.	Telecommunications expenses	F559		140,814		2.k
TEXT						
l.	4464 Capitalized Computer Software	4464		274,986		2.l
m.	4467 Low Income Housing expense	4467		401,249		2.m
n.	4468 Mortgage Servicing expense	4468		136,855		2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
TEXT						
a.(1)	4469					3.a.1
	(2) Applicable income tax effect	4486		0		3.a.2
b.(1)	4487					3.b.1
	(2) Applicable income tax effect	4488		0		3.b.2
c.(1)	4489					3.c.1
	(2) Applicable income tax effect	4491		0		3.c.2

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2012

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril Bil Mil Thou	
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	6,914,573	1.a
b. Interest-bearing balances (2)				0071	1,337,729	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	34,389,003	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	39,633,525	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON		
				B987	74,234	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	7,976,156	4.a
b. Loans and leases, net of unearned income		B528	216,138,690			4.b
c. LESS: Allowance for loan and lease losses		3123	4,230,503			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	211,908,187	4.d
5. Trading assets (from Schedule RC-D)						
				3545	1,192,230	5
6. Premises and fixed assets (including capitalized leases)						
				2145	2,645,620	6
7. Other real estate owned (from Schedule RC-M)						
				2150	1,119,199	7
8. Investments in unconsolidated subsidiaries and associated companies						
				2130	67,219	8
9. Direct and indirect investments in real estate ventures						
				3656	0	9
10. Intangible assets:						
a. Goodwill				3163	9,130,088	10.a
b. Other intangible assets (from Schedule RC-M)				0426	3,412,478	10.b
11. Other assets (from Schedule RC-F)						
				2160	25,288,375	11
12. Total assets (sum of items 1 through 11)						
				2170	345,088,616	12

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

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

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

Schedule RC—Continued

		Dollar Amounts in Thousands		Tril Bil Mil Thou		
Liabilities						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				RCON		
				2200	234,979,482	13.a
(1) Noninterest-bearing (1)		6631	75,065,045			13.a.1
(2) Interest-bearing		6636	159,914,437			13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN		
				2200	18,706,732	13.b
(1) Noninterest-bearing		6631	6,597			13.b.1
(2) Interest-bearing		6636	18,700,135			13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (2)				RCON		
				B993	949,757	14.a
b. Securities sold under agreements to repurchase (3)				RCFD		
				B995	3,341,456	14.b
15. Trading liabilities (from Schedule RC-D)						
				3548	404,237	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)						
				3190	30,911,125	16
17. and 18. Not applicable						
19. Subordinated notes and debentures (4)				3200	4,736,320	19
20. Other liabilities (from Schedule RC-G)				2930	11,473,186	20
21. Total liabilities (sum of items 13 through 20)				2948	305,502,295	21
22. Not applicable						

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

Equity Capital

Bank Equity Capital

	RCFD	Tril Bil Mil Thou	
23. Perpetual preferred stock and related surplus	3838	0	23
24. Common stock	3230	18,200	24
25. Surplus (excludes all surplus related to preferred stock)	3839	14,133,290	25
26. a. Retained earnings	3632	24,722,633	26.a
b. Accumulated other comprehensive income (5)	B530	-740,741	26.b
c. Other equity capital components (6)	A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	38,133,382	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	1,452,939	27.b
28. Total equity capital (sum of items 27.a and 27.b)	G105	39,586,321	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	345,088,616	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 2011

RCFD	Number
6724	N/A

M.1

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

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)

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.

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)

5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCON	MM / DD
8678	N/A

M.2

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022	6,177,319			1
a. Cash items in process of collection and unposted debits _____			0020	4,076,450	1.a
b. Currency and coin _____			0080	2,100,868	1.b
2. Balances due from depository institutions in the U.S. _____			0082	488,703	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	492,504			2.b
3. Balances due from banks in foreign countries and foreign central banks _____			0070	169,499	3
a. Foreign branches of other U.S. banks _____	0073	0			3.a
b. Other banks in foreign countries and foreign central banks _____	0074	636,740			3.b
4. Balances due from Federal Reserve Banks _____	0090	945,739	0090	945,739	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	8,252,302	0010	7,781,259	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	2,959,825	0213	2,983,933	1286	451,166	1287	453,273	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	194,083	1290	196,767	1291	207,687	1293	220,783	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	513,911	1298	513,999	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	20,255	8497	21,595	8498	6,004,230	8499	6,399,778	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	4,462,618	G301	4,613,372	G302	1,415,852	G303	1,532,120	4.a.1
(2) Issued by FNMA and FHLMC	G304	9,741,429	G305	9,876,338	G306	7,264,770	G307	7,702,237	4.a.2
(3) Other pass-through securities	G308	2,456	G309	2,456	G310	94	G311	94	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	16,857,288	G313	17,111,086	G314	19,942,140	G315	20,123,119	4.b.1
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G316	0	G317	0	G318	2	G319	2	4.b.2
(3) All other residential MBS	G320	767	G321	764	G322	1,012,167	G323	978,328	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	185,033	K153	193,540	4.c.2.a
(b). All other commercial MBS	K154	2,537	K155	2,492	K156	254	K157	254	4.c.2.b
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	18,645	C988	16,965	C989	567,888	C027	578,421	5.a
b. Structured financial products:									
(1) Cash	G336	6,718	G337	21,559	G338	32,455	G339	41,947	5.b.1
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.2
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.3
6. Other debt securities:									
a. Other domestic debt securities	1737	115,082	1738	97,472	1739	813,333	1741	730,950	6.a
b. Foreign debt securities	1742	7,300	1743	7,300	1744	6,302	1746	6,297	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)					A510	148,361	A511	158,383	7
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754	34,389,003	1771	34,952,099	1772	38,565,645	1773	39,633,525	8

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands				
	RCFD	Bil	Mil	Thou	
1. Pledged securities (1) _____	0416	14,535,867			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	1,306,323			M.2.a.1
(2) Over three months through 12 months _____	A550	1,507,822			M.2.a.2
(3) Over one year through three years _____	A551	1,942,355			M.2.a.3
(4) Over three years through five years _____	A552	43,918			M.2.a.4
(5) Over five years through 15 years _____	A553	1,687,606			M.2.a.5
(6) Over 15 years _____	A554	5,774,741			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	568,369	M.2.b.1
(2) Over three months through 12 months		A556	42,511	M.2.b.2
(3) Over one year through three years		A557	197,853	M.2.b.3
(4) Over three years through five years		A558	163,075	M.2.b.4
(5) Over five years through 15 years		A559	17,745,370	M.2.b.5
(6) Over 15 years		A560	4,723,776	M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)				
(1) Three years or less		A561	18,249,884	M.2.c.1
(2) Over three years		A562	19,905,951	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	1,058,972	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	500,000	M.4.a
b. Fair value		8783	499,830	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	18,645	B843	16,965	B844	2,960	B845	2,027	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	564,928	B853	576,394	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, 2011, 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	178	G351	155	M.6.a
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0	M.6.b
c. Corporate and similar loans	G356	277	G357	3,731	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	6,441	G369	17,828	G370	0	G371	0	M.6.f
g. Other collateral or reference assets	G372	0	G373	0	G374	32,277	G375	41,792	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 _____	1410	110,880,537			1
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans _____			F158	940,142	1.a.1
(2) Other construction loans and all land development and other land loans _____			F159	5,644,528	1.a.2
b. Secured by farmland (including farm residential and other improvements) _____			1420	731,677	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	15,154,462	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens _____			5367	55,862,378	1.c.2.a
(b) Secured by junior liens _____			5368	1,646,526	1.c.2.b
d. Secured by multifamily (5 or more) residential properties _____			1460	4,407,597	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____			F160	10,092,066	1.e.1
(2) Loans secured by other nonfarm nonresidential properties _____			F161	16,366,703	1.e.2
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S. _____			B531	143,095	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	143,095			2.a.2
b. To other depository institutions in the U.S. _____	B534	348,828	B534	348,828	2.b
c. To banks in foreign countries _____			B535	55,377	2.c
(1) To foreign branches of other U.S. banks _____	B536	0			2.c.1
(2) To other banks in foreign countries _____	B537	55,377			2.c.2
3. Loans to finance agricultural production and other loans to farmers _____	1590	1,089,054	1590	1,089,054	3
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) _____	1763	45,097,556	1763	45,097,556	4.a
b. To non-U.S. addressees (domicile) _____	1764	932,027	1764	343,864	4.b
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards _____	B538	16,289,760	B538	16,289,760	6.a
b. Other revolving credit plans _____	B539	3,239,688	B539	3,239,688	6.b
c. Automobile Loans _____	K137	12,536,586	K137	12,536,586	6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) _____	K207	8,936,051	K207	8,936,051	6.d
7. Loans to foreign government and official institutions (including foreign central banks) _____	2081	0	2081	0	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. _____	2107	9,126,367	2107	9,126,367	8

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	4,539,366			9
a. Loans to nondepository financial institutions _____			J454	1,451,965	9.a
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured) _____			1545	910,706	9.b.1
(2) All other loans (exclude consumer loans) _____			J451	2,176,695	9.b.2
10. Lease financing receivables (net of unearned income) _____			2165	10,882,977	10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) _____	F162	5,418,696			10.a
b. All other leases _____	F163	5,481,858			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 (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b) _____	2122	224,114,846	2122	223,474,648	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	28,242	M.1.a.1
(2)Other construction loans and all land development and other land loans _____	K159	161,918	M.1.a.2
b. Loans secured by 1-4 residential properties in domestic offices _____	F576	2,904,715	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices _____	K160	112,663	M.1.c
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____	K161	109,311	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties _____	K162	384,296	M.1.d.2
e. Commercial and Industrial loans:	RCFD		
(1) To U.S.addressees (domicile) _____	K163	210,070	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	348,815	M.1.f
<i>Itemize loan categories included in memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructutings that are in compliance with their modified terms(sum of memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices _____	RCON K166	0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks _____	RCFD K167	0	M.1.f.2
(3) Loans to finance agricultural production and other loans to farmers _____	K168	0	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards _____	K098	0	M.1.f.4(a)
(b) Automobile loans _____	K203	0	M.1.f.4(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) _____	K204	0	M.1.f.4(c)
(5) Loans to foreign governments and official instutuitions _____	K212	0	M.1.f.5
(6) Other loans (1) _____	K267	0	M.1.f.6
(7) Loans secured by real estate in foreign offices _____	RCFN K289	0	M.1.f.7

(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-C—Continued

Part I— Continued

Memoranda—Continued

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON		
(1) Three months or less	A564	3,316,933	M.2.a.1
(2) Over three months through 12 months	A565	4,432,626	M.2.a.2
(3) Over one year through three years	A566	2,412,805	M.2.a.3
(4) Over three years through five years	A567	4,091,110	M.2.a.4
(5) Over five years through 15 years	A568	11,923,137	M.2.a.5
(6) Over 15 years	A569	29,019,207	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	97,808,961	M.2.b.1
(2) Over three months through 12 months	A571	7,474,495	M.2.b.2
(3) Over one year through three years	A572	18,264,124	M.2.b.3
(4) Over three years through five years	A573	18,732,002	M.2.b.4
(5) Over five years through 15 years	A574	15,309,944	M.2.b.5
(6) Over 15 years	A575	9,292,432	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	33,436,558	M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)	2746	6,358,364	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	16,343,435	M.4
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A)	RCFD B837	183,245	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	531,904	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	7,344,740	M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780	5,410,983	M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	RCON F230	1,333,431	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, 2011, 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	7,974			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	19,585			M.8.c
9.	Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) _____	F577	3,038,907			M.9

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

		Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
		RCFD	Bil Mil Thou	RCON	Bil Mil Thou			
10.	Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):							
a.	Loans secured by real estate _____	F608	7,956,825					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	7,955,983			M.10.a.3.b.1
(2)	Secured by junior liens _____			F582	842			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	7,587,557							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	7,586,715			M.11.a.3.b.1
(2) Secured by junior liens					F594	842			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 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	74,547		G092	108,558		G093	19,411		M.12.a
b. Commercial and industrial loans	G094	20,086		G095	24,669		G096	2,023		M.12.b
c. Loans to individuals for household, family, and other personal expenditures	G097	1,419		G098	2,026		G099	336		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, 2011.</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	121,529,353	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	0	M.15.a.1
	(2) Proprietary reverse mortgages	J467	0	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	0	M.15.b.1
	(2) Proprietary reverse mortgages	J469	0	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	0	M.15.c.1
	(2) Proprietary reverse mortgages	J471	0	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	4,041	5565	178,330
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	8,985	5567	1,190,460
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	13,549	5569	5,659,422
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	627,935	5571	4,142,572
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	9,641	5573	904,928
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	5,753	5575	1,745,898

3.a

3.b

3.c

4.a

4.b

4.c

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

RCON	YES / NO
6860	NO

5

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

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

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

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

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

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	(Column A)		(Column B)		
	Number of Loans		Amount Currently Outstanding		
	RCON		RCON	Bil Mil Thou	
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 _____	5578	1,459	5579	59,455	7.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5580	1,158	5581	144,619	7.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5582	542	5583	151,775	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 _____	5584	3,784	5585	95,652	8.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5586	948	5587	106,213	8.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5588	421	5589	102,842	8.c

Schedule RC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
Assets					
1. U.S. Treasury securities	3531	0	3531	0	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	0	3532	0	2
3. Securities issued by states and political subdivisions in the U.S.	3533	33,305	3533	33,305	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	33,838	F614	33,838	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

	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
Liabilities					
9. Other trading assets	3541	0	3541	0	9
10. Not applicable					
11. Derivatives with a positive fair value	3543	1,125,087	3543	1,125,087	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	1,192,230	3545	1,192,230	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	404,237	3547	404,237	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	404,237	3548	404,237	15

	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
Memoranda					
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate	F790	0			M.1.a
(1) Construction, land development, and other land loans			F625	0	M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)			F626	0	M.1.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F627	0	M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F628	0	M.1.a.3.b.1
(2) Secured by junior liens			F629	0	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F630	0	M.1.a.4
(5) Secured by nonfarm nonresidential properties			F631	0	M.1.a.5
b. Commercial and industrial loans	F632	33,838	F632	33,838	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

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands					
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.

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

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts						Nontransaction Accounts					
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits(1) (included in column A)		(Column C) Total nontransaction accounts (including MMDAs)					
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Deposits of:												
1. Individuals, partnerships and corporations (include all certified and official checks)	B549	21,158,351					B550	203,099,960			1	
2. U.S. Government	2202	268,231					2520	228,972			2	
3. States and political subdivisions in the U.S.	2203	1,896,802					2530	6,263,427			3	
4. Commercial banks and other depository institutions in the U.S.	B551	2,013,740					B552	29,664			4	
5. Banks in foreign countries	2213	19,216					2236	87			5	
6. Foreign governments and official institutions (including foreign central banks)	2216	1,032					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	25,357,372			2210	21,861,195		2385	209,622,110			7

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	4,427,229			M.1.a
b. Total brokered deposits	2365	5,079,695			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	3,697,741			M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472	1,131,726			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	3,697,547			M.1.d.1
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	K219	1,131,626			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	246,928			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	5,851,182			M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	22,308			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	152,944,008	M.2.a.1
(2) Other savings deposits (excludes MMDAs)		0352	30,811,364	M.2.a.2
b. Total time deposits of less than \$100,000		6648	13,741,198	M.2.b
c. Total time deposits of \$100,000 through \$250,000		J473	7,429,023	M.2.c
d. Total time deposits of more than \$250,000		J474	4,696,517	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	1,253,817	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	1,510,798	M.3.a.1
(2) Over three months through 12 months		A580	5,125,127	M.3.a.2
(3) Over one year through three years		A581	5,352,992	M.3.a.3
(4) Over three years		A582	1,752,281	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	6,635,925	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	2,200,447	M.4.a.1
(2) Over three months through 12 months		A585	3,682,193	M.4.a.2
(3) Over one year through three years		A586	4,682,638	M.4.a.3
(4) Over three years		A587	1,560,262	M.4.a.4
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)				
		K221	3,040,238	M.4.b
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)				
		K222	2,842,402	M.4.c

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

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

Dollar Amounts in Thousands		RCFN	Bil Mil Thou	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks)		B553	18,463,262	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions		B554	243,470	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	18,706,732	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	17,095,381	M.1

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Accrued interest receivable (1)			B556	1,234,709	1
2.	Net deferred tax assets (2)			2148	0	2
3.	Interest-only strips receivable (not in the form of a security) (3) on:					
a.	Mortgage loans			A519	0	3.a
b.	Other financial assets			A520	0	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752	1,213,820	4
5.	Life insurance assets					
a.	General account life insurance assets			K201	481,264	5.a
b.	Separate account life insurance assets			K202	4,449,635	5.b
c.	Hybrid account life insurance assets			K270	429,048	5.c
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	17,479,899	6
a.	Prepaid expenses (excluding prepaid assessments)	2166	0			6.a
b.	Repossessed personal property (including vehicles)	1578	0			6.b
c.	Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c
d.	Retained interests in accrued interest receivable related to securitized credit cards	C436	0			6.d
e.	FDIC loss-sharing indemnification assets	J448	0			6.e
f.	Prepaid deposit insurance assessments	J449	CONF			6.f
	TEXT					
g.	3549	3549	0			6.g
h.	3550	3550	0			6.h
i.	3551	3551	0			6.i
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	25,288,375	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	137,513	1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD		
				3646	4,869,888	1.b
2.	Net deferred tax liabilities (2)			3049	1,703,661	2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	308,685	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	4,453,439	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
	TEXT					
e.	3552	3552	0			4.e
f.	3553	3553	0			4.f
g.	3554	3554	0			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	11,473,186	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			3,341,456					4
5. Other borrowed money	3190			30,065,421					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			17,929,186					7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192			343,465,366					8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129			285,949,859					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			2,959,825	1287			453,273	10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492			194,083	8495			734,782	11
12. Securities issued by states and political subdivisions in the U.S.	8496			20,255	8499			6,399,778	12
13. Mortgage-backed securities (MBS):									
a. Pass-through securities:									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389			14,204,047	G390			9,234,357	13.a.1
(2) Other pass-through securities	1709			2,456	1713			94	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			16,857,288	G394			20,316,659	13.b.1
(2) All other mortgage-backed securities	1733			3,304	1736			978,584	13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397			140,445	G398			1,337,822	14
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399			7,300	G400			0	15
16. Investments in mutual funds and other equity securities with readily determinable fair values					A511			158,383	16
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1754			34,389,003	1773			39,613,732	17
18. Equity securities that do not have readily determinable fair values	1752							1,213,820	18

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

Schedule RC-I—Assets and Liabilities of IBFs

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

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

Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands	RCFD	Tril Bil Mil Thou	
Assets				
1. Interest-bearing balances due from depository institutions		3381	2,391,148	1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)		B558	4,022,721	2
3. Mortgage-backed securities (2)		B559	60,779,082	3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)		B560	7,777,575	4
5. Federal funds sold and securities purchased under agreements to resell		3365	20,642	5
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans		3360	209,968,227	6.a.1
(2) Loans secured by real estate:				
(a) Loans secured by 1-4 family residential properties		3465	72,699,915	6.a.2.a
(b) All other loans secured by real estate		3466	38,567,902	6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers		3386	1,004,007	6.a.3
(4) Commercial and industrial loans		3387	45,768,355	6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards		B561	15,789,417	6.a.5.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)		B562	24,743,768	6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs		3360	677,291	6.b
7. Trading assets		3401	1,450,963	7
8. Lease financing receivables (net of unearned income)		3484	10,761,234	8
9. Total assets (4)		3368	338,269,827	9
Liabilities				
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)		RCON		
		3485	3,479,611	10
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs)		B563	179,670,354	11.a
b. Time deposits of \$100,000 or more		A514	9,887,681	11.b
c. Time deposits of less than \$100,000		A529	13,952,849	11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs		RCON		
		3404	22,557,461	12
13. Federal funds purchased and securities sold under agreements to repurchase		RCON		
		3353	5,003,267	13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)				
		3355	30,846,298	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			16,230,097	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			0	1.a.(1)		
(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above) _____	J478			0	1.a.(2)		
		RCFD						
b.	Credit card lines _____	3815			71,658,591	1.b		
	<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.¹</i>							
	(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)							
(1)	Unused consumer credit card lines _____	J455			62,033,852	1.b.(1)		
(2)	Other unused credit card lines _____	J456			9,624,739	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			925,824	1.c.1.a		
(b)	Commercial real estate, other construction loan, and land development loan commitments _____	F165			6,583,859	1.c.1.b		
(2)	NOT secured by real estate _____	6550			6,291,463	1.c.2		
d.	Securities underwriting _____	3817			0	1.d		
e.	Other unused commitments:							
(1)	Commercial and industrial loans _____	J457			68,794,458	1.e.(1)		
(2)	Loans to financial institutions _____	J458			1,605,664	1.e.(2)		
(3)	All other unused commitments _____	J459			30,689,608	1.e.(3)		
2.	Financial standby letters of credit _____	3819			18,660,399	2		
	<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>							
a.	Amount of financial standby letters of credit conveyed to others _____	3820			628,566	2.a		
3.	Performance standby letters of credit _____	3821			482,723	3.		
	<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>							
a.	Amount of performance standby letters of credit conveyed to others _____	3822			613	3.a		
4.	Commercial and similar letters of credit _____	3411			324,987	4		
5.	Not applicable							
6.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____	3433			5,634,496	6		
7.	Credit derivatives:							
a.	Notional amounts:							
(1)	Credit default swaps _____	C968		400,000	C969		627,000	7.a.1
(2)	Total return swaps _____	C970		0	C971		0	7.a.2
(3)	Credit options _____	C972		0	C973		0	7.a.3
(4)	Other credit derivatives _____	C974		1,544,016	C975		830,712	7.a.4
b.	Gross fair values:							
(1)	Gross positive fair value _____	C219		4,203	C221		776	7.b.1
(2)	Gross negative fair value _____	C220		953	C222		5,993	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, 2011, 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		1,944,016		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes					G404		830,712		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes					G405		627,000		7.c.(2)(c)

		Remaining Maturity of:												
		(Column A) One Year or Less			(Column B) Over One Year Through Five Years			(Column C) Over Five Years						
Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
7.d. Notional amounts by remaining maturity:														
(1) Sold credit protection:(2)														
(a) Investment grade		G406			0	G407			531,500	G408			16,178	7.d.(1)(a)
(b) Subinvestment grade		G409			87,780	G410			1,178,373	G411			130,185	7.d.(1)(b)
(2) Purchased credit protection:(3)														
(a) Investment grade		G412			104,004	G413			640,790	G414			71,540	7.d.(2)(a)
(b) Subinvestment grade		G415			33,672	G416			396,338	G417			211,368	7.d.(2)(b)

		RCFD	Tril	Bil	Mil	Thou	
8. Spot foreign exchange contracts		8765				1,570,521	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				8,544,106	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 a Federal Home Loan Bank on the bank's behalf		C978				0	9.c
TEXT							
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
TEXT							
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				184,283,607	11.a
b. Sales for which the reporting bank is the agent bank with risk		C224				44,637,416	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	
Derivatives Position Indicators																	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																	
a. Futures contracts	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				12.a
	223,000				0				0				0				
b. Forward contracts	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				12.b
	32,384,510				24,770,484				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
	3,410,000				0				0				0				
(2) Purchased options	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				12.c.2
	0				0				0				0				
d. Over-the-counter option contracts:	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				
(1) Written options	RCFD 8717				RCFD 8718				RCFD 8719				RCFD 8720				12.d.1
	6,697,122				323,326				0				0				
(2) Purchased options	RCFD 8721				RCFD 8722				RCFD 8723				RCFD 8724				12.d.2
	3,470,702				323,324				0				0				
e. Swaps	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				12.e
	51,296,750				0				52,523				0				
13. Total gross notional amount of derivative contracts held for trading	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13
	48,734,433				22,659,363				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
	48,747,651				2,757,771				52,523				0				
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFD A589																14.a
	4,288,355																
15. Gross fair values of derivative contracts:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
a. Contracts held for trading:	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(1) Gross positive fair value	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				15.a.1
	1,115,399				327,795				0				0				
(2) Gross negative fair value	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.a.2
	1,072,840				291,987				0				0				
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.1
	323,833				4,572				171				0				
(2) Gross negative fair value	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.2
	801,328				5,762				60				0				

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
16. Over-the-counter derivatives:											
a. Net current credit exposure	G418	4,034	G419	0	G420	0	G421	0	G422	12,209	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, 2011, 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	135,154			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	6		Number	1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets _____		3164	1,700,005			2.a
(1) Estimated fair value of mortgage servicing assets _____		A590	1,700,005			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____		B026	169,588			2.b
c. All other identifiable intangible assets _____		5507	1,542,885			2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____		0426	3,412,478			2.d
3. Other real estate owned:						
a. Construction, land development, and other land in domestic offices _____		5508	110,311			3.a
b. Farmland in domestic offices _____		5509	1,151			3.b
c. 1-4 family residential properties in domestic offices _____		5510	289,392			3.c
d. Multifamily (5 or more) residential properties in domestic offices _____		5511	32,762			3.d
e. Nonfarm nonresidential properties in domestic offices _____		5512	123,522			3.e
f. Foreclosed properties from "GNMA loans" _____		C979	562,061			3.f
g. In foreign offices _____		5513	0			3.g
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) _____		2150	1,119,199			3.h
4. Not applicable						
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) Advances with a remaining maturity or next repricing date of: (1)						
(a) One year or less _____		F055	4,581,609			5.a.1.a
(b) Over one year through three years _____		F056	40			5.a.1.b
(c) Over three years through five years _____		F057	1,998			5.a.1.c
(d) Over five years _____		F058	11,483			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	2,254			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	21,562,273			5.b.1.a
(b) Over one year through three years _____		F061	137,984			5.b.1.b
(c) Over three years through five years _____		F062	448,734			5.b.1.c
(d) Over five years _____		F063	4,167,004			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	21,419,745			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	30,911,125			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
	RCFD	Bil Mil Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____	B570	44,147,608	7
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) http://www.usbank.com			8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____	RCFD	YES / NO	
	4088	YES	9
10. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____	RCON	Bil Mil Thou	
	F064	0	10.a
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____	RCFD		
	F065	10,119,439	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
13. Assets covered by loss-sharing agreements with the FDIC:	RCON	Bil Mil Thou	
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate in domestic offices:			
(a) Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans _____	K169	23,171	13.a.1.a.1
(2) Other construction loans and all land development and other land loans _____	K170	779,789	13.a.1.a.2
(b) Secured by farmland _____	K171	660	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	762,338	13.a.1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens _____	K173	5,087,422	13.a.1.c.2.a
(b) Secured by junior liens _____	K174	12,148	13.a.1.c.2.b
(d) Secured by multifamily(5 or more) residential properties _____	K175	701,030	13.a.1.d
(e) Secured by nonfarm, nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____	K176	393,987	13.a.1.e(1)
(2) Loans secured by other nonfarm nonresidential properties _____	K177	2,119,564	13.a.1.e(2)
(2) Loans to finance agricultural production and other loans to farmers _____	RCFD		
	K178	6	13.a.2
(3) Commercial and industrial loans _____	K179	119,399	13.a.3
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards _____	K180	5,093	13.a.4.a
(b) Automobile loans _____	K181	0	13.a.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) _____	K182	0	13.a.4.c

Schedule RC-M—Continued

		Dollar Amounts in Thousands		
		RCFD	Bil Mil Thou	
13.a.(5)	All other loans and all leases	K183	23,121	13.a.5
	<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1.(1) through (5)):</i>			
(a)	Loans to depository institutions and acceptances of other banks	K184	0	13.a.5.a
(b)	Loans to foreign government and official institutions	K185	0	13.a.5.b
(c)	Other loans(1)	K186	0	13.a.5.c
(d)	Lease financing receivables	K273	0	13.a.5.d
(e)	Loans secured by real estate in foreign offices	K290	0	13.a.5.e
b.	Other real estate owned (included in Schedule RC, item 7):	RCON		
(1)	Construction, land development, and other land in domestic offices	K187	64,867	13.b.1
(2)	Farmland in domestic offices	K188	0	13.b.2
(3)	1-4 family residential properties in domestic offices	K189	41,813	13.b.3
(4)	Multifamily (5 or more) residential properties in domestic offices	K190	14,221	13.b.4
(5)	Nonfarm nonresidential properties in domestic offices	K191	76,457	13.b.5
(6)	In foreign offices	K260	0	13.b.6
(7)	Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	K192	157,886	13.b.7
c.	Debt securities (included in Schedule RC, items 2.a and 2.b)	J461	0	13.c
d.	Other assets (exclude FDIC loss-sharing indemnification assets)	J462	0	13.d
14.	Captive insurance and reinsurance subsidiaries:			
a.	Total assets of captive insurance subsidiaries(2)	K193	0	14.a
b.	Total assets of captive reinsurance subsidiaries(2)	K194	106,906	14.b
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	Number	
		L133	N/A	15.a
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?				
		RCON	YES / NO	
		L135	N/A	15.b

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

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

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	F172	119	F174	6,632	F176	18,789	1.a.1
(2) Other construction loans and all land development and other land loans	F173	96,845	F175	94,646	F177	384,715	1.a.2
b. Secured by farmland in domestic offices	3493	1,378	3494	470	3495	7,180	1.b
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	92,514	5399	39,955	5400	142,658	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	937,020	C237	3,969,861	C229	666,560	1.c.2.a
(b) Secured by junior liens	C238	36,450	C239	9,883	C230	40,661	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	73,050	3500	11,336	3501	64,829	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	49,943	F180	13,273	F182	121,487	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	126,364	F181	63,310	F183	266,891	1.e.2
	RCFN		RCFN		RCFN		
f. In foreign offices	B572	0	B573	0	B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD		RCFD		RCFD		
	5377	0	5378	0	5379	0	2.a
b. To foreign banks	5380	0	5381	0	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers	1594	2,391	1597	0	1583	455	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	234,222	1252	48,681	1253	105,497	4.a
b. To non-U.S. addressees (domicile)	1254	1,224	1255	133	1256	0	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	215,406	B576	206,512	B577	139,007	5.a
b. Automobile loans	K213	49,075	K214	7,017	K215	2,354	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	253,024	K217	234,215	K218	23,341	5.c
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans	5459	13,681	5460	6	5461	35,679	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	12,653	F167	765	F168	1,362	8.a
b. All other leases _____	F169	48,546	F170	100	F171	15,605	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) _____	3505	1,192	3506	0	3507	5,717	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	619,738	K037	3,424,083	K038	38,200	10
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" _____	K039	171,698	K040	200,805	K041	28,936	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	K042	441,246	K043	3,217,871	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	5,004	K047	4,155	11.a.1.a
(b) Other construction loans and all land development and other land loans _____	K048	55,547	K049	94,646	K050	161,805	11.a.1.b
(2) Secured by farmland _____	K051	311	K052	173	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	6,966	K055	1,314	K056	1,102	11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens _____	K057	160,111	K058	480,009	K059	25,530	11.a.3.b.1
(2) Secured by junior liens _____	K060	1,010	K061	73	K062	657	11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties _____	K063	67,537	K064	11,336	K065	28,141	11.a.4

Schedule RC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	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	9,916	K067	9,860	K068	33,644	11.a.5.a
(b) Loans secured by other nonfarm nonresidential properties	K069	56,385	K070	60,348	K071	113,800	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	1,176	K076	43	K077	16,110	11.c
d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards	K078	0	K079	0	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	756	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	287,168	K103	530,245	K104	308,561	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	257	K106	0	K107	13,417	M.1.a.1
(2) Other construction loans and all land development and other land loans	K108	10,712	K109	9,184	K110	139,765	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices	F661	345,595	F662	1,306,499	F663	383,062	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111	160	K112	122	K113	36,446	M.1.c
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	3,284	K115	156	K116	32,981	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117	21,037	K118	17,655	K119	79,791	M.1.d.2
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile)	K120	13,229	K121	2,664	K122	54,341	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	37,912	K127	21,747	K128	171,069	M.1.f
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>	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	
(6) Other Loans(1)	K286	0	K287	0	K288	0	M.1.f.6
(7) Loans secured by real estate in foreign offices	RCFN		RCFN		RCFN		
	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	3,239	6559	0	6560	19,278	M.2
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	0	1249	0	1250	0	M.3
4. Not applicable							
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8 above):							
a. Loans and leases held for sale	C240	4,775	C241	2,157	C226	8,091	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	C410	522,200			M.7
8. Nonaccrual assets sold during the quarter	C411	187,700			M.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	
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	348,386	L184	1,099,413	L185	352,934	M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	L186	252,120	L187	648,512	L188	105,988	M.9.b

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

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

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum items 1 and 5, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 17 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 5 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 17 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	259,421,767			1
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) _____	F237	22,815,429			2
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) _____	RCFN		F234	21,902,213	3
4.	Average consolidated total assets for the calendar quarter _____	RCFD		K652	338,269,827	4
	a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2) _____			Number		4.a
		K653	1			
5.	Average tangible equity for the calendar quarter(1) _____				Bil Mil Thou	5
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions _____	K654	29,395,312	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	16,071,038			7.a
	b. Over one year through three years _____	G466	0			7.b
	c. Over three years through five years _____	G467	0			7.c
	d. Over five years _____	G468	125,518			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	0			8.a
	b. Over one year through three years _____	G470	2,836,320			8.b
	c. Over three years through five years _____	G471	0			8.c
	d. Over five years _____	G472	1,900,000			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	YES / NO			10
	If the answer to item 10 is "YES," complete items 10.a and 10.b.	K656	NO			
	a. Banker's bank deduction _____				Bil Mil Thou	10.a
	b. Banker's bank deduction limit _____	K657	N/A	K658	N/A	10.b
11.	Custodial bank certification:					
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? _____		YES / NO			11
	If the answer to item 11 is "YES," complete items 11.a and 11.b.	K659	YES			
	a. Custodial bank deduction _____				Bil Mil Thou	11.a
	b. Custodial bank deduction limit _____	K660	48,819,621	K661	4,101,377	11.b

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

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less				F049	94,356,793	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less						
	RCON	Number				
	F050	12,309,756				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	137,800,428	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000						
	RCON	Number				
	F052	61,259				M.1.b.2
c. Retirement deposit accounts of \$250,000 or less: (1)						
(1) Amount of retirement deposit accounts of \$250,000 or less				F045	4,278,966	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less						
	RCON	Number				
	F046	245,143				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	170,151	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000						
	RCON	Number				
	F048	528				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	61,633,533	M.2
3. Has the reporting institution been consolidated with a parent bank or Savings association in that parent bank's or parent Savings association's Call Report or Thrift Financial Report?						
If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings association:						
Text				RCON	FDIC Cert No.	
A545				A545	0	M.3

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
4. Not Applicable						
<i>Memorandum items 5.a and 5.b are to be completed by all banks.</i>						
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions):(4)						
a. Amount of noninterest-bearing transaction accounts of more than \$250,000				J944	66,075,797	M.5.a
b. Number of noninterest-bearing transaction accounts of more than \$250,000						
		Number				
	J945	20,742				M.5.b

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2011, 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 and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
- (4) Excludes interest-bearing demand deposits.

Schedule RC-O—Continued

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

Memoranda—Continued

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
6. Criticized and classified items:			
a. Special mention _____	K663	CONF	M.6.a
b. Substandard _____	K664	CONF	M.6.b
c. Doubtful _____	K665	CONF	M.6.c
d. Loss _____	K666	CONF	M.6.d
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations _____	K675	CONF	M.7
	RCFD		
8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations _____	K667	CONF	M.8
9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations _____	K668	CONF	M.9
10. Commitments to fund construction, land development, and other land loans secured by real estate:	RCON		
a. Total unfunded commitments _____	K676	5,207,815	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) _____	K677	24,494	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) _____	RCFD		
	K669	565,849	M.11
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Part 1 Memorandum item 2.d) _____	RCON		
	K678	4,696,517	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.g are to be completed by "large institutions" only.</i>			
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):			
a. Construction, land development, and other land loans secured by real estate _____	K679	13,546	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties _____	K680	1,095,128	M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties _____	K681	5,277,255	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 _____	K682	967	M.13.d
	RCFD		
e. Commercial and industrial loans _____	K670	166,292	M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures _____	K671	0	M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans _____	K672	3,459,265	M.13.g
<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	955,980	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-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices

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

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):				
a. Closed-end first liens		F066	5,138,639	1.a
b. Closed-end junior liens		F067	59	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	14,985,978	2.a
b. Closed-end junior liens		F069	3,759	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	21,736,080	3.a
b. Closed-end junior liens		F071	3,006	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	7,955,983	4.a
b. Closed-end junior liens		F073	842	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	556,754	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	56,876	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, 2011, Report of Condition.

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
Assets											
1. Available-for-sale securities	1773	39,633,525	G474	0	G475	598,151	G476	38,045,763	G477	989,611	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	7,956,825	G484	0	G485	0	G486	7,956,825	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	1,125,087	G493	320,209	G494	0	G495	471,954	G496	973,342	5.a
b. Other trading assets	G497	67,143	G498	0	G499	0	G500	67,143	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	1,963,772	G392	67,552	G395	0	G396	69,854	G804	1,961,470	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)	G502	50,746,352	G503	387,761	G504	598,151	G505	46,611,539	G506	3,924,423	7

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
Liabilities											
8. Deposits	F252	0	F686	0	F694	0	F253	0	F254	0	8
9. Federal funds purchased and securities sold under agreements to repurchase	G507	0	G508	0	G509	0	G510	0	G511	0	9
10. Trading liabilities:											
a. Derivative liabilities	3547	404,237	G512	962,691	G513	0	G514	1,321,034	G515	45,894	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	224,111	G806	586,328	G807	0	G808	807,091	G809	3,348	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	628,348	G532	1,549,019	G533	0	G534	2,128,125	G535	49,242	14

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(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	
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):											
a. Mortgage servicing assets	G536	1,700,005	G537	0	G538	0	G539	0	G540	1,700,005	M.1.a
b. Nontrading derivative assets	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b
TEXT											
c.	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c
d.	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e.	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f.	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13.)											
a. Loan commitments (not accounted for as derivatives)	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a
b. Nontrading derivative liabilities	G566	224,111	G567	586,328	G568	0	G569	807,091	G570	3,348	M.2.b
TEXT											
c.	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c
d.	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e.	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f.	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f

Schedule RC-R—Regulatory Capital

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
Tier 1 capital			
1. Total bank equity capital (from Schedule RC, item 27.a)	3210	38,133,382	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	767,462	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	0	3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No.158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)	4336	-1,468,411	4
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	694,786	6
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	9,899,136	7.a
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264	0	7.b
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7a, and 7b)	C227	29,629,981	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	170,000	9.a
b. LESS: Disallowed deferred tax assets	5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	-94	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	29,459,887	11
Tier 2 capital			
12. Qualifying subordinated debt and redeemable preferred stock	5306	2,567,264	12
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593	0	13
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	3,501,669	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	4,510	15
16. Other Tier 2 capital components	B594	0	16
17. Tier 2 capital (sum of items 12 through 16)	5311	6,073,443	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	6,073,443	18
19. Tier 3 capital allocated for market risk	1395	0	19
20. LESS: Deductions for total risk-based capital	B595	0	20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	35,533,330	21
Total assets for leverage ratio			
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	RCFD L136	Tril Bil Mil Thou 338,269,827	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	9,899,136	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	170,000	24
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0	25
26. Other additions to (deductions from) assets for leverage capital purposes	L137	-371,794	26
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	L138	327,828,897	27
Adjustments for financial subsidiaries			
28. a. Adjustment to Tier 1 capital reported in item 11	C228	0	28.a
b. Adjustment to total risk-based capital reported in item 21	B503	0	28.b
29. Adjustment to risk-weighted assets reported in item 62	B504	0	29
30. Adjustment to average total assets reported in item 27	B505	0	30

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

Schedule RC-R—Regulatory Capital

Capital ratios

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

	(Column A)		(Column B)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio (1) _____	7273	0.00%	7204	8.99%	31
32. Tier 1 risk-based capital ratio (2) _____	7274	0.00%	7206	10.56%	32
33. Total risk-based capital ratio (3) _____	7275	0.00%	7205	12.73%	33

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

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

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

Schedule RC-R—Continued

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

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C)	(Column D)	(Column E)	(Column F)	
			Allocation by Risk Weight Category				
			0%	20%	50%	100%	
Dollar Amounts in Thousands	Tril Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b) _____	RCFD 0010 8,252,302	RCFD C869 0	RCFD B600 3,041,713	RCFD B601 5,210,589		RCFD B602 0	34
35. Held-to-maturity securities (Column A must equal RCB item 8 Column A) _____	RCFD 1754 34,389,003	RCFD B603 -7,343	RCFD B604 20,341,296	RCFD B605 13,885,602	RCFD B606 18,233	RCFD B607 151,215	35
36. Available-for-sale securities (Column A must equal RCB item 8 Column D) _____	RCFD 1773 39,633,525	RCFD B608 706,985	RCFD B609 4,111,627	RCFD B610 28,237,106	RCFD B611 4,297,443	RCFD B612 2,280,364	36
37. Federal funds sold and securities purchased under agreements to resell _____	RCFD C225 74,234		RCFD C063 0	RCFD C064 74,234		RCFD B520 0	37
38. Loans and leases held for sale (Column A must equal RC item 4.a) _____	RCFD 5369 7,976,156	RCFD B617 0	RCFD B618 0	RCFD B619 0	RCFD B620 7,956,825	RCFD B621 19,331	38
39. Loans and leases, net of unearned income (Column A must equal RC item 4.b) _____	RCFD B528 216,138,690	RCFD B622 0	RCFD B623 917,824	RCFD B624 21,941,832	RCFD B625 37,943,711	RCFD B626 155,335,323	39
40. LESS: Allowance for loan and lease losses	RCFD 3123 4,230,503	RCFD 3123 4,230,503					40
41. Trading assets (Column A must equal RC 5) _____	RCFD 3545 1,192,230	RCFD B627 1,192,230	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 0	41
42. All other assets (1) _____	RCFD B639 41,662,979	RCFD B640 10,887,006	RCFD B641 517,904	RCFD B642 8,024,316	RCFD B643 101,798	RCFD 5339 22,131,955	42
43. Total assets (sum of items 34 through 42) _____	RCFD 2170 345,088,616	RCFD B644 8,548,375	RCFD 5320 28,930,364	RCFD 5327 77,373,679	RCFD 5334 50,318,010	RCFD 5340 179,918,188	43

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

Schedule RC-R—Continued

	(Column A)	Credit Conversion Factor	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)		
	Face Value or Notional Amount			Credit Equivalent Amount (1)	Allocation by Risk Weight Category				
	Bil Mil Thou			Bil Mil Thou	0%	20%	50%		100%
Dollar Amounts in Thousands									
Derivatives and Off-Balance Sheet Items	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583		
44. Financial standby letters of credit	18,660,399	1.000	18,660,399	59,159	3,560,436	3,153,708	11,887,096	44	
45. Performance standby letters of credit (Column A must equal RCL item 3)	RCFD 3821 482,723	.50	241,362	1,657	9,218	13,736	216,751	45	
46. Commercial and similar letters of credit (Column A must equal RCL item 4)	RCFD 3411 324,987	.20	64,997	325	2,003	206	62,463	46	
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 1,139	1.00	1,139	0	0		1,139	47	
48. Securities lent (Column A must equal RCL item 6)	RCFD 3433 5,634,496	1.00	5,634,496	5,634,496	0	0	0	48	
49. Retained recourse on small business obligations sold with recourse (Column A must equal RC-S.M.1.b)	RCFD A250 46,388	1.00	46,388	0	46,388	0	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 142,775	1.00	142,775	0	0	135,049	7,726	51	
52. All other off-balance sheet liabilities	RCFD B681 136,012	1.00	136,012	0	0	58,868	77,144	52	
53. Unused commitments:									
a. With an original maturity exceeding one year	RCFD 3833 90,765,079	.50	45,382,540	0	976,763	827,157	43,578,620	53.a	
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFD G591 0	.10	0	0	0	0	0	53.b	
54. Derivative contracts			RCFD A167 1,566,557	RCFD B693 24,920	RCFD B694 298,540	RCFD B695 1,243,097		54	

(1) Column A multiplied by credit conversion factor.

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

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

(3) Or institution-specific factor.

Schedule RC-R—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	
Allocation by Risk Weight Category					
	0%	20%	50%	100%	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Dollar Amounts in Thousands					
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFD B696	RCFD B697	RCFD B698	RCFD B699	
	34,650,921	82,267,027	55,749,831	235,749,127	55
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%	56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD B700	RCFD B701	RCFD B702	RCFD B703	
	0	16,453,405	27,874,916	235,749,127	57
58. Market risk equivalent assets				RCFD 1651	
				56,092	58
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCFD B704	
				280,133,540	59
60. LESS: Excess allowance for loan and lease losses				RCFD A222	
				1,037,519	60
61. LESS: Allocated transfer risk reserve				RCFD 3128	
				0	61
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFD A223	
				279,096,021	62

Memoranda

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764	1,349,048	M.1

Schedule RC-R—Continued

Memoranda-Continued

Dollar Amounts in Thousands	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	3809	38,895,069	8766	31,216,449	8767	17,040,444	M.2.a
b. Foreign exchange contracts	3812	18,585,535	8769	3,099,589	8770	0	M.2.b
c. Gold contracts	8771	0	8772	0	8773	0	M.2.c
d. Other precious metals contracts	8774	0	8775	0	8776	0	M.2.d
e. Other commodity contracts	8777	0	8778	0	8779	0	M.2.e
f. Equity derivative contracts	A000	0	A001	52,523	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	30,000	G598	597,000	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
Dollar Amounts in Thousands							
Bank Securitization Activities							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705 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		
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions									
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements _____		RCFD B776 0	RCFD B777 0	RCFD B778 0	RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures _____		RCFD B783 0	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0	10

Schedule RC-S—Continued

	(Column A) 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							
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 135,049	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 7,726
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 135,049	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 7,726

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	46,388
b. Amount of retained recourse on these obligations as of the report date	A250	46,388
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	135,049
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	215,501,951
c. Other financial assets (includes home equity lines) (1)	A591	916,067
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	2,271,850
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
(2) Conduits sponsored by other unrelated institutions	B807	0
b. Unused commitments to provide liquidity to conduit structures:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0
(2) Conduits sponsored by other unrelated institutions	B809	0
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0

(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.

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tri Bil Mil Thou	Tri Bil Mil Thou			
FIDUCIARY AND RELATED ASSETS	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	27,506,861	2,459,617	26,275	1,571	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	1,250,581	6,629,965	292	113	5.a
b. Employee benefit-defined benefit _____	1,182,997	35,160,204	124	296	5.b
c. Other employee benefit and retirement-related accounts _____	3,615,521	24,966,800	7,625	581,408	5.c
6. Corporate trust and agency accounts _____	1,620,422	480,489,086	3,701	129,843	6
7. Investment management and investment advisory agency accounts _____	19,047,719	0	12,501	0	7
8. Foundation and endowment trust and agency accounts _____	7,104,052	1,063,115	3,856	81	8
9. Other fiduciary accounts _____	1,389,790	16,456,963	250	1,569	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	62,717,943	567,225,750	54,624	714,881	10
11. Custody and safekeeping accounts _____		868,427,484		939,884	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 0	RCFN B901 17,647,565	RCFN B902 0	RCFN B903 1,612	12
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 3,614,505	RCFD J260 30,074,153	RCFD J261 7,622	RCFD J262 849,507	13

		Dollar Amounts in Thousands			
		RIAD	Bil Mil Thou		
Fiduciary and Related Services Income					
14. Personal trust and agency accounts		B904	229,657		14
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution		B905	3,900		15.a
b. Employee benefit—defined benefit		B906	22,337		15.b
c. Other employee benefit and retirement-related accounts		B907	34,497		15.c
16. Corporate trust and agency accounts		A479	219,255		16
17. Investment management and investment advisory agency accounts		J315	157,056		17
18. Foundation and endowment trust and agency accounts		J316	38,079		18
19. Other fiduciary accounts		A480	1,866		19
20. Custody and safekeeping accounts		B909	175,861		20
21. Other fiduciary and related services income		B910	49,472		21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)		4070	931,980		22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912	9,066			22.a
23. Less: Expenses		C058	768,364		23
24. Less: Net losses from fiduciary and related services		A488	5,875		24
25. Plus: Intracompany income credits for fiduciary and related services		B911	294,331		25
26. Net fiduciary and related services income		A491	452,072		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	37,934	J264	-97	J265	1,347	M.1.a
b. Interest-bearing deposits	J266	661,828	J267	20,278	J268	1,220,652	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	J269	1,406,284	J270	141,269	J271	447,133	M.1.c
d. State, county, and municipal obligations	J272	3,286,551	J273	6,953	J274	64,560	M.1.d
e. Money market mutual funds	J275	3,020,124	J276	372,192	J277	545,856	M.1.e
f. Equity mutual funds	J278	8,490,696	J279	2,456,210	J280	2,026,932	M.1.f
g. Other mutual funds	J281	6,434,565	J282	1,623,126	J283	1,107,645	M.1.g
h. Common trust funds and collective investment funds	J284	51,303	J285	18,258	J286	3,647	M.1.h
i. Other short-term obligations	J287	107,672	J288	79,703	J289	5,170	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	1,619,625	J291	423,772	J292	
k. Investments in unregistered funds and private equity investments	J293	2,161,155	J294	173,329	J295	671,082	M.1.k
l. Other common and preferred stocks	J296	13,093,768	J297	573,064	J298	1,756,024	M.1.l
m. Real estate mortgages	J299	106,666	J300	29	J301	884	M.1.m
n. Real estate	J302	3,397,073	J303	156,258	J304	360,695	M.1.n
o. Miscellaneous assets	J305	2,679,336	J306	4,755	J307	1,053,021	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	46,554,580	J309	6,049,099	J310	10,114,264	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	3,101,199	J312	

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD		Tri Bil Mil Thou	RCFD B928	
	2. Corporate trust and agency accounts:	B927	87,825		
a. Corporate and municipal trusteeships				RCFD J314	
(1) Issues reported in Memorandum item 2.a. that are in default	J313	1,759		48,592,692	M.2.a.1
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	37,109			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:	B931	4	B932	
a. Domestic equity	B933	0	B934	0	M.3.b
b. International/Global equity	B935	1	B936	48,054	M.3.c
c. Stock/Bond blend	B937	2	B938	83,343	M.3.d
d. Taxable bond	B939	0	B940	0	M.3.e
e. Municipal bond	B941	0	B942	0	M.3.f
f. Short term investments/Money market	B943	1	B944	3,670	M.3.g
g. Specialty/Other	B945	8	B946	174,811	M.3.h
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)					

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	934	B948	1,799	B949	337	M.4.a
b. Employee benefit and retirement-related trust and agency accounts _____	B950	6	B951	299	B952	7	M.4.b
c. Investment management and investment advisory agency accounts _____	B953	0	B954	37	B955	0	M.4.c
d. Other fiduciary accounts and related services _____	B956	6	B957	3,169	B958	31	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	946	B960	5,304	B961	375	M.4.e

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

Janice Decker, Reg Reporting Coordinator
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	143,748	1.b
c. Available-for-sale securities	J987	0	J988	0	J989	5,337,021	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	7,139,956	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	4,663,830	2.d
e. Other liabilities	K027	0	K028	0	K029	558,830	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	5,022,730	4

